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ST. CATHARINES
ONTARIO
CANADA
1904

ANNUAL REPORT

OF THE ST. CATHARINES

BOARD OF TRADE

FOR THE YEAR 1900.

Together with an Outline of the History, Advantages, Geographical Position, and Manufacturing Facilities of the

CITY OF ST. CATHARINES

ST. CATHARINES, ONTARIO.
1901.

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The St. Catharines Board of Trade.

INCORPORATED 1872, UNDER 35 VICTORIA, CHAPTER 46.

OFFICERS FOR THE YEAR 1901.

PRESIDENT	William Chaplin.
VICE-PRESIDENT	Robert McLaren.
SECRETARY	William Thomson.
TREASURER	George W. Hodgetts.

COUNCIL.

George Armstrong,
George Burch,
George C. Carlisle.
Charles A. Case,
John S. Campbell,
Alexander McLaren,
John B. McIntyre,
Lucius S. Oille,
Henry J. Taylor.

MEMBERS.

Adie, James
Arnold, Charles M.
Allan, Thomas J. B.
Armstrong, George

Burch, George
Bate, Thomas B.
Bissonnette, Louis
Burgoyne, William B.
Borrowman, Charles O.
Black, Jamieson
Bixby, Daniel W.
Beard, Charles
Beam, Charles O.

Carlisle, George C.
Case, Charles A.
Collier, Herbert H.
Chaplin, William.
Chaplin, James D.
Cuffe, John E.
Christie, Alexander.
Campbell, John S.
Coy, Frank E.
Carey, Edward E.
Cruickshank, Donald L.

Dolson, Samuel G.
Dwyer, Eugene F.
Devaney, John
Dillon, James

Ecclestone, Alfred S.
Etherington, James H.
Eckhardt, William H.
Elliott, Charles

Flynn, William J.
Fitzgerald, Thomas

Gibson, William
Gwinner, Albert P.
Gripton, Charles M.
Gilmore, Albert J.
Gourlay, Samuel P.
Grobb, James A.
Groves, John T.
Gardiner, Edward
Greenwood, William W.

Hodgetts, George W.
Hodgins, Joseph
Henderson, John

Ingersoll, James H.
Inksater, H. R.

Jessop, Elisha, M.D.

Kernahan, James
Killmer, Fred
Keating, Moses Y.
Kendall, Charles E.
Kennedy, Henry G.
Klotz, Charles E.

Lancaster, Edward E.
Lovelace, E. J.
Leubsdorff, Bernard J.
Lindsay, Albert E.

Moore, John G.
Maybee, William G.
Marshall, John
Moyer, Melvin
Moore, A. W.
Moore, Edwin
Merriman and Ross,
Monro, James
Meyer, Anthony
Merritt, William H., M.D.
Moore, Charles K.

McSloy, James A.
McSloy, Hugh E.
McLaren, Robert
McCalla, John
McEdward, Alexander
McClelland, John S.
MacGregor, Neil R.
McCarron, Matthew J.
McGuire, Dennis C.
McLean, Samuel
McCoy, Samuel H., M.D.,

Nihan, Thomas
Noble, Archibald B.

Oille, Lucius S., M.D.,
O'Loughlin, Henry

Petrie, James T.
Price, Philip L.
Parnell, Theo.
Paxman, Arthur E.
Poole, Edwin
Parker, A. W.

Quinn, John

Riddell, Andrew
Rogers, Howard M.
Roberts, Victor M.

Shea, William
Sweet, Theo.
Southcott, Fred A.
Sutton, William G.
Smith, J. Sutliffe
Shelly, J. W.
Smith, William J.
St. John, Alfred S.

Thomson, William
Taylor, Henry J.
Titterington, William
Thompson, William G.

Varley, James E.
Vine, Kenneth

Wilson, Archibald
Wismer, Ephraim
Woodruff, Welland D.
Woodruff, Hamilton K.
Wallace, John M.
Walker, James N.
Wood, Fred N.
Wethey, James H.
Wherry, Andrew
Warburton, William N
Wigle, Nelson
Wilson, Charles A.

Young, Charles

City Council of St. Catharines.

MAYOR - John B. McIntyre.

ALDERMEN.

James Dunlop, Alexander W. Marquis,
John W. King, Daniel D. McTavish,
Alex. McEdward, James T. Petrie,
Arthur W. McMaugh, Edwin T. Reed,
Charles A. Wilson.

CITY OFFICERS.

John S. McClelland - - - Clerk.
William A. Mittleberger - - - Treasurer.
Charles H. Connor - - - Solicitor.
Samuel G. Dolson, Henry O'Loughlin - - - Assessors.
James A. Keyes, William Thomson - - - Auditor.
Thomas O'Neil - - Superintendent of Works.
Robert Walker - - Superintendent of Parks.
John M. Cameron - - Superintendent of Cemetery.
Walter McGibbon - - Collector of Taxes.
Joseph Smith - - Inspector of City Licenses.
John H. Comfort - - Police Magistrate.
John Cumming - - - Chief of Police

BOARD OF POLICE COMMISSIONERS.

Robert B. Carman, Judge County Court of County of Lincoln.
John H. Comfort - - - Police Magistrate.
John B. McIntyre - - Mayor of St. Catharines.

St. Catharines Board of Health.

Edwin Goodman, M. B. - - - Chairman.
Samuel G. Dolson, George C. Carlisle,
John B. McIntyre, J. M. Jory, M. D.

Annual Report

OF THE ST. CATHARINES BOARD OF TRADE

FOR 1900.

The Council of the Board have the honor to present to the members a summary, showing the position and progress of the trade, commerce and industries of St. Catharines for the year 1900.

According to the returns of the Custom House the direct foreign imports for the last fiscal year were $1,303,732. The foreign exports were $374,545. The customs returns represent a fraction only of the total volume of business.

The number of letters and postcards posted at the St. Catharines Post Office was 742.924. The total number of mail matter posted was 857,388.

Although there is no record kept of the number received it must certainly have equalled the number posted at least, making the total number passing through the Post Office in 1900 1,700,000.

The produce of the fields, orchards, mines, factories, mills, forests and fisheries of Canada greatly increased. In the general commercial activity and industrial expansion of the business world St. Catharines played its part energetically, and shared in the resulting prosperity.

In fact 1900 was the most prosperous year the city experienced in a quarter of a century. Business in general was good. The growth and progress everywhere apparent afford encouragement for the future. Although subject to active competion in many lines, it was attended with profit.

The bankruptcies were only three in number, with the total liabilities under $18,000.

The drygoods, hardware, grocery and most other branches of retail mercantile business, exhibited a satisfactory increase, yet without any visible manifestation of recklessness or extravagance either on the part of the merchants and dealers in carrying unsafely large stocks of goods, or their customers in making their purchases. Merchants met their bank paper with promptitude. Their customers manifested less disposition to ask for credit than formerly. Cash transactions on the best terms were the rule.

The opening up of electric railway communication by the Niagara, St. Catharines and Toronto Railway between Niagara Falls and St. Catharines brought hundreds of new customers to the mercantile establishments of this city. Under the stimulus

of this influx of new and profitable business, the merchants are making it their aim to carry the best quality and the largest possible variety of styles of goods. In these important particulars they aim at and have actually attained equality with much larger cities.

On June first, 1900, the Michigan Central Railway management terminated the interchange of traffic at Niagara Falls with the Niagara, St. Catharines & Toronto Railway, which had gone on for years to the mutual advantage of both railways. The effect of this unjustifiable and illegal proceeding was to subject the freight traffic of St. Catharines to the Grand Trunk monopoly, to overcome which was one of the principal objects in constructing the Niagara, St. Catharines & Toronto Railway. This Board of Trade led in a vigorous effort to induce the M. C. R. management to consent for a restoration of the interchange of traffic between the two railways. The move was successful.

It is confidently expected that the extension of this electric railway westward, which is now under way, will be the means of restoring to St. Catharines the extensive traffic of the western portion of the County of Lincoln, of which it was deprived when the Hamilton, Grimsby & Beamsville Electric Railway commenced operations in 1895.

Since the close of the year the extension of the Niagara, St. Catharines & Toronto Railway to Port Dalhousie has been completed and opened for traffic. Its passenger business became a success at once.

The expansion of the wholesale grocery and hardware trades is gratifying. The excellent railway connections of St. Catharines with all parts of the Niagara Peninsula afford every opportunity for growth to these important branches of business.

Building operations were extensive. All the building trades were fully employed. Sixty buildings were erected at an aggregate cost of $210,000.

The manufacturing industries of St. Catharines began the year with excellent prospects. As the year wore on these prospects were considerably darkened by the destruction by fire of the extensive Welland Vale Works, the Bicycle Factory building, the Saw Works of William Chaplin, and the Planing Mill and Box Factory of the George Wilson Company.

The Welland Vale Works, the Chaplin Saw Works, and the Planing Mill and Box Factory of the George Wilson Company are rebuilt on a larger scale, and in a few weeks will be in full operation with more extensive plants and a larger number of employees than before the fires. The establishment of the Co-operative Cycle and Motor Works from Brantford and Ingersoll, which

have commenced business in St. Catharines compensates the city for the loss of the Welland Vale Bicycle Works.

The opening of the Kinleith Paper Company's extensive mills for manufacturing high class paper adds gratifying importance to St. Catharines as a manufacturing centre.

The construction of two new flour mills now in progress deserves favorable mention.

The Springbank Saline Spring has been taken in hand by the Mack Mineral Spring Company, who aerate and bottle the water, producing a desirable water for medicinal and table use. The prospects for an extensive demand for this water are excellent.

Another Company, the Springbank Aerated Mineral Water Company, are conducting a similar business with good prospects of success.

Large additions and improvements have been made to the Welland House Hotel for purpose of a sanitarium, which will add materially to the attractions and popularity of St. Catharines as a health and tourist resort.

The fruit and vegetable canning industry made a record in volume of output in 1900. The output was 250,000 cases, equivalent to 18,000,000 lbs. The prices realized were fair. This industry has already attained great development, but has by no means attained its limit. In 1891 there was only one canning factory in St. Catharines. Now there are six, giving employment and support to hundreds of the population.

For purpose of illustration in this connection attention is advantageously called to the phenomenal growth of the business of the L. M. Schenck Canning Company. Starting as it did about six years ago in a small building on the farm where the tomatoes (which were the sole product of the factory at first) were grown, the total output for the first year or two amounting to only a few hundred cases each season; the reputation of this firm for first-class goods became so rapidly established that larger premises and greater facilities were found absolutely necessary. Accordingly a very suitable location was secured on Russell Avenue, and a factory and warehouse of large capacity, more adapted to the requirements of their rapidly increasing business, were erected about three years ago.

Since that time the Globe brand of canned fruits and vegetables has become a household word for excellence in quality from one end of the Dominion to the other. The members of the firm are all business men identified with the fruit interests of the

district and in close touch with the boom that the City of St. Catharines is now experiencing.

Also the factory of the Simcoe Canning Co. is referred to as an industry which in a few years has grown to the dimensions of the largest in the business in the Niagara District, and of which the products are of acknowledged superior grade.

The fruit crop of this District was abundant (the crop of peaches, apples, and grapes phenomenally so). The exports of fresh fruit by railway to all parts of Canada, and by water to Toronto and Montreal, from St. Catharines as the shipping point in 1900 aggregated 12,877,341 pounds.

The future possibilities of the fruit growing industry have no visible limit, subject however to rigid observance of the following conditions, viz., raising the best varieties and gathering the fruit at the proper time and in the proper manner, honest, careful and skilful packing, uniformity of size and quality of fruit in each container, so that the label "St. Catharines" on the container will be accepted as certain evidence that the contents are as represented.

With the improved cold storage and ventilating apparatus now introduced in handling fruit from the place of production to the distant market, prompt dispatch and fair rates for transportation, there is practically no limit, other than the available acreage, to the fruit growing industry of the St. Catharines Territory.

The Ontario Grape Growing & Wine Manufacturing Company handled 1,200,000 lbs. of grapes. Their output was 100,000 gallons of wine.

The superior cold storage and shipping facilities provided by the St. Catharines Cold Storage & Forwarding Company, Limited, was of much value in placing fresh fruits on the market in the most desirable and profitable manner.

There are several other shipping points for fruit in the Niagara fruit zone; St. Catharines, however, is the most important shipping and business centre of the great fruit industry of this zone in the various branches.

The collective fruit industries of this city and the surrounding country are a great, permanent and constantly increasing source of wealth and prosperity to St. Catharines.

Local manufactories of baskets and tin cans are two of the unsupplied wants of the fruit industries in St Catharines.

The area in Canada where choice fruits can be raised comparatively to the whole country is limited. European wants for fruit are always increasing. The fruit consuming population in

Canada have the same characteristic. These conditions are guaranteed permanently by nature. They point unerringly to a golden future for the St. Catharines fruit producing territory

The manufacture of bacon and hams has not as yet attained noteworthy development in St. Catharines. The farmers of the Niagara Peninsula have not been slow in discovering that raising good bacon hogs is a profitable branch of farming. The yearly crop of bacon hogs has accordingly assumed large proportions. Much the greater number of the hogs are shipped alive by railway to other points for manufacture into bacon and hams. This city affords an excellent location for a large pork-packing establishment.

Among other needs St. Catharines wants a carriage factory for which there is a good opening. In view of the fact that nearly all the parts of a road vehicle are manufactured here, instead of shipping them piecemeal to carriage factories elsewhere, which has hitherto been the custom, the preferable course would be to assemble them into a complete vehicle in a factory located in this city.

This Council noticed with hearty approval the final committal of the Government and Parliament of Canada, at the session of 1900, to the speedy enlargement, deepening, and other needful improvements of the harbor of Port Colborne, in order to afford safe and ample accommodation for the largest craft afloat on the upper lakes. These improvements are in progress. On their completion it is believed the last obstacle will be removed to the safe and easy passage of vessels of 2000 tons burthen from the farthest western ports on the upper lakes, by the Canadian all water route to the port of Montreal and the Atlantic seaboard.

In order that St. Catharines may satisfactorily participate in the advantages of this route, wharfage and turning basin accommodation on the new Welland Canal within the city limits is absolutely necessary. No measures should be spared to obtain these essential improvements from the Canadian Government.

Reference to the map contained in this report shows the natural boundaries of the Niagara Peninsula to be Lake Erie on the south, Lake Ontario on the north, and the broad Niagara River on the east. Being surrounded in this manner by large bodies of water, the Peninsula is favored with an exceptionally mild climate. It is further favored with a fertile soil.

The Welland Canal crosses the Peninsula between the harbor of Port Colborne on Lake Erie and the harbor of Port Dalhousie on Lake Ontario. Measurably its alignment runs parallel to the Niagara River at an average distance of fourteen miles to the westward.

The Peninsula is well supplied with facilities for transportation by rail and water between local points, and likewise with the rest of Canada, the adjoining United States and distant countries. The Welland Canal accommodates lake vessels of 2,000 tons burthen, which can pass from Lake Superior to the Atlantic seaboard. In this Peninsula there are several lake and river harbors. It is traversed by the Grand Trunk, Michigan Central, and Toronto, Hamilton & Buffalo Railways. There are five electric railways in actual operation, the Niagara Falls Park & River Railway, the Niagara, St. Catharines & Toronto Railway (formly the St. Catharines & Niagara Central steam railway), the Port Dalhousie, St. Catharines & Thorold Electric Railway, the Hamilton, Grimsby & Beamsville Electric Railway, and the Niagara Falls, Wesley Park & Clifton Tramway.

The Niagara Peninsula is naturally divided between its east and west limits by the rocky escarpment, locally called "The Mountain," which is a ridge of land with a bold front, facing northward towards Lake Ontario, and of an average height of 320 feet above the level of the water in that lake. The length of this escarpment from east to west is forty-five miles. Its distance from Lake Ontario ranges from six miles at the Niagara River to two miles near Hamilton.

Through a gorge of the mountain, the Niagara River forces its way in its course from Lake Erie to Lake Ontario. About the middle of its course the Niagara River forms the celebrated Falls of Niagara.

Numerous fertilizing streams run from the Mountain northward through the valley intervening to empty into Lake Ontario.

No more fertile or beautiful valley, nor one endowed with a milder or more equable climate, is to be found in all Canada, than this which lies between the mountain and the southern shore of Lake Ontario.

The fame of this valley as a fruit growing territory is unsurpassed, both on the American continent and in Europe, and has earned for it the appellation of "The Garden of Canada." Its productiveness of cereals, vegetables, and every species of plant that grows in the north temperate zone is far above the average.

From any point of observation he may choose on the brow of the mountain for the whole forty-five miles stretch between the Niagara river and Hamilton, the spectator can view an entrancing panorama in this fertile valley. There are miles upon miles of vineyards, and orchards teeming with every kind of fruit, peaches, apples, pears, plums, etc., with hundreds of acres of strawberries, and other small fruits, and garden vegetables, and numerous fields planted with grain and root crops interspersed.

There are also to be seen the frequent smiling villages, the City of St. Catharines and the spacious, tasteful, and well kept homes of the rural population of this wealth producing land.

In the midsummer of 1838, while making a tour through Upper Canada, Lord Durham, Governor General of British America, from a standpoint on the brow of the mountain, as he looked northward over this valley towards Lake Ontario, contrasted the rough landscape with that of the fine farm lands, and hedge rows, and rural residences of England, and remarked that he had never seen a region for which God had done so much and man so little. To-day, were the great English statesman to come from the grave and revisit the scene of this observation he would be lost in admiration at the achievements man's industry has wrought in turning this valley to useful account.

In the midst of this valley at the point of junction of the Welland Canal and the DeCew River, the City of St. Catharines displays to view its stately church spires, its beautiful and substantial residences and the extensive piles of buildings of its numerous mills, manufactories and mercantile establishments.

The country roadside hamlet, "Shipman's Corners," of the early part of the nineteenth century is now the bustling, active City of St. Catharines. This city is the largest and most important commercial, manufacturing and population centre of the Niagara Peninsula. The present population is 10,500.

St. Catharines is well equipped with all the public improvements and works, characteristic of progressive and enlightened urban communities at the present day. Excellent water works, gas works and electric arc and incandescent light works for public and private use, electric railway and power works, sewers, granolithic walks, etc. The city's educational facilities are excellent. The free public schools and Collegiate Institute bring education within the reach of all, while Ridley College and Demill Ladies' College supply special requirements for education of a superior grade.

St. Catharines possesses advantages and qualifications that commend it to the favorable attention of people who are in search of a location for settlement suited to their wants and ambitions.

On either side of St. Catharines are the neighboring and adjacent villages of Port Dalhousie and Merritton and the town of Thorold, which, although under separate municipal governments, for all practical purposes constitute suburban portions of the city. Their population is in the aggregate 6,500.

St. Catharines, Port Dalhousie, Merritton and Thorold are the outgrowth primarily of the Welland Canal and the water privileges and powers created by it.

WATER POWER.

The water power created by the Welland Canal has been a mainstay of those communities since the original opening of the Canal in 1829. This power is very considerable in amount. There are twenty-five locks with twelve feet fall at each lock in the descent of the Canal from the top of the Niagara escarpment at Thorold to the level of the water of Lake Ontario at Port Dalhousie. Each lock thus creates a water privilege available to operate mills and manufactories. The water, after use at each privilege, passes to a level of the Canal below. In effect the same volume of water is capable of being used, and is actually used, twenty-five times in this distance—about eight miles. Since Lake Erie furnishes the water supply, being in fact the mill pond, it is at once perceived that the water privileges of the Welland Canal are unfailing.

Contrasted with water privileges on natural streams, the superior recommendations of the Welland Canal water privileges are these—the rental charged by the Canadian Government to the users of the Welland Canal water for power purposes, and for sites on Welland Canal lands for mills and manufactories, is nominal,—the mill owners and manufacturers are relieved from all expense upon dams, ponds, waste weirs, etc., ordinarily necessary for the development and maintenance of water power on natural streams—the water supply is unfailing—and lastly, there are no topographical obstacles or difficulties to contend with.

Accordingly the water power created and available in St. Catharines and its neighbors, Port Dalhousie, Merritton and Thorold, from the locks, levels and hydraulic races on the Welland Canal, has been instrumental to the establishment of many mills and manufactories in all the four places, and to the past and present standing of this city especially, as an important manufacturing centre.

There are in St. Catharines at the present time seventy industrial establishments of various kinds propelled either directly by power from the water wheels, or indirectly through the intervention of electricity.

Mention may be made in this place that at Port Dalhousie there are 1500 horsepowers possible of creation on the Welland Canal there for manufacturing purposes. The control of this potential water power is in the hands of the Village Municipal Corporation under a lease from the Canadian Government, recently granted. Out of this potential quantity of water power 500 horsepowers have been actually developed and sublet to the great India Rubber Manufactory, known as the Maple Leaf Rubber Company, Limited, established in the Village, four hundred

horsepowers of which are in use. The balance, 100 horsepowers, are immediately available for any other manufacturing purpose.

At the close of the year 1899 the fact became known that all the available water privileges on the Welland Canal in St. Catharines were taken up by local manufacturers and that consequently the inducement of cheap and convenient water power could no longer be offered for the location of additional manufactories in this city. Citizens who had the future welfare of St. Catharines at heart realized the necessity of procuring additional water power from the Welland Canal for the operation of manufactories or depend upon steam power for that purpose in future. This Board of Trade and the City Council took the subject up in January, 1900. After making enquiry, and viewing the Niagara escarpment south of St. Catharines, it was found that a very considerable additional volume of water could pass from Lake Erie forward in the summit level of the Welland Canal without detriment to navigation. It was also found feasible at a very moderate expense to construct a hydraulic race from a suitable point of the Canal to the brow of the Niagara escarpment, a short distance east of DeCew Falls, where a water power could be created with 270 feet fall to generate electricity for power purposes at St. Catharines, at a less cost per horse power for the complete installation than in any other known case in Canada.

It was calculated that 6,000 cubic feet of water per minute, delivered on the best turbine wheels, would create 2,400 mechanical horse powers in the power house at that point. To further this enterprise the City Council procured the necessary legislation. Subsequently application was made to the Dominion Government for a lease of that volume of water from the Welland Canal to the Corporation of St. Catharines for this power installation. The above grant of water has been secured and steps are in progress to carry this important project into effect.

The low rates at which power can be supplied for use at St. Catharines give this city special recommendations to those manufacturers who may be seeking the best and most advantageous place to carry on their business.

To recapitulate; the advantages offered by St. Catharines as a manufacturing centre are; excellent competing railway facilities to all points, abundant electric railway facilities, transportation by water during the season of navigation, cheap sites for manufactories adjacent to railway tracks, and minimum cost of power for their operation.

Mention was made on a previous page of the facilities for railway and water transportation enjoyed by the Niagara Penin-

sula. Those enjoyed by St. Catharines are here more particularly described. The Great Western and Welland Divisions of the Grand Trunk Railway each have stations with good accommodations for traffic in the city. The Niagara, St. Catharines and Toronto Railway's head office and principal station are situated here. Its freight traffic is at present operated by steam, and the passenger traffic by electricity between St. Catharines and Niagara Falls, and by electricity only between St. Catharines and Port Dalhousie. At Niagara Falls this railway exchanges freight traffic with the Michigan Central Railway, the Toronto, Hamilton and Buffalo Railway, and the Canadian Pacific Railway. By means of the extension to the dock at Port Dalhousie it makes direct connection with the Company's line of steamers running to Toronto during the season of navigation. A desirable combined electric railway and lake line is thus formed between Toronto and Buffalo via St. Catharines and Niagara Falls.

The Port Dalhousie, St. Catharines and Thorold Electric Street Railway handles a large passenger traffic between St. Catharines, Merritton and Thorold.

Twenty-four passenger trains on the two divisions of the Grand Trunk Railway stop at St. Catharines daily. On each of the electric lines there is an hourly electric car service (a twenty minute one on the N. St. C. & T. R. promised,) to and from St. Catharines. During the season of navigation steamers and sailing vessels on the Welland Canal pass daily through St. Catharines and connect this city with ports on the Great Lakes and rivers connecting, from Duluth and Port Arthur on Lake Superior to Montreal.

The Steamer Persia makes weekly trips between St. Catharines and Montreal.



ORCHARD OF A. PAY, ST. CATHARINES.—GATHERING APPLES.

The Water Works Commission.

1900-1.

Archibald McMaugh - - - Chairman.

William B. Allan, George C. Carlisle,
Edward Gardiner, Samuel Montgomery,
Hamilton K. Woodruff.

Andrew Johnston - - - - Secretary.
William A. Mittleberger - - - Treasurer.
Alexander Milne - - - - Superintendent.
William Griffith - - Caretaker of Reservoirs

Trustees of the Collegiate Institute.

Thomas C. Dawson - - - Chairman.

J. Charles Rykert, John P. Armour, M. D.
George Burch, Samuel McCoy, M. D.
Eugene F. Dwyer, James A. McSloy,
Jacob M. Field, Fred Killmer,
Thomas J. Stevenson, George X. Walker,
James Douglas, William A. Mittleberger,
Secretary. Treasurer.

Public School Trustees.

Robert McLaren - - - - Chairman.

Carl E. Klotz, James Bird,
Thomas E. Dudley, Charles Burch,
John K. Black.
William Manson, James B. Grey,
Secretary. Inspector.
Wm. A. Mittleberger, Treasurer.

Public Free Library Board.

James E. Lawrence - - - Chairman.

Edwin Goodman, M. B. Andrew E. Carnochan,
Thomas C. Dawson, Col. George C. Carlisle,
James H. Ingersoll, William J. Robertson,
John W. Coy, J. B. McIntyre, Mayor,
James Douglas, Miss Sarah E. Waud,
Secretary. Librarian.
Library—Victoria Chambers, Queen Street.

Roman Catholic Separate School Trustees.

Very Rev. W. R. Harris - - Chairman.
Hugh E. McSloy. James Carty,
Capt. William McIlwayne, Charles J. Murphy,
M. Y. Keating, Secretary-Treasurer.

Division Court.

Judge Robert B. Carman.

William A. Mittleberger - - Clerk of the Court
Richard E. Boyle - - - - - Bailiff

The Fire Department.

The fire Brigade is an efficient body, well organized and equipped. It is composed of volunteers, with the exception of two drivers who are constantly employed, and are permitted to pursue their ordinary avocations. The firemen are under discipline and are subject to strict regulations in the performance of their duties. They are each paid a moderate sum annually.

OFFICERS.

Andrew Riddell - - - - Chief Engineer.
Charles Chapman - - - Assistant Engineer.

There are two hose companies, composed respectively of thirty and fifteen members, and one hook and ladder company of thirty members. There is a large and commodious Central Fire Hall, which is the headquarters of the Brigade, and a hose hall situated in the western part of the city, both well equipped with apparatus. There is an excellent electric fire alarm, and one steam fire engine, mainly for use at fires occurring in outlying localities. For fire purposes the hundreds of hydrants afford excellent pressure from the St. Catharines great system of water works, an account of which is given elsewhere in this report.

FIRE INSURANCE.

On account of the efficiency of the Water Works and the Fire Brigade St. Catharines is placed in the First Class of fire risks by the Fire Underwriters.

THE WATER WORKS.

The Water Works are the property of the City Municipal Corporation, but built, managed and operated by the Water Works Commission, a body of which the members, six in number, are elected bi-ennially by the ratepayers. It will be observed that St. Catharines was saved the expensive necessity of buying out any private water works company. Many other cities and towns have been less fortunate.

The St. Catharines Water Works are constructed on a scale of magnitude abundantly adequate for all the wants of three times the present population.

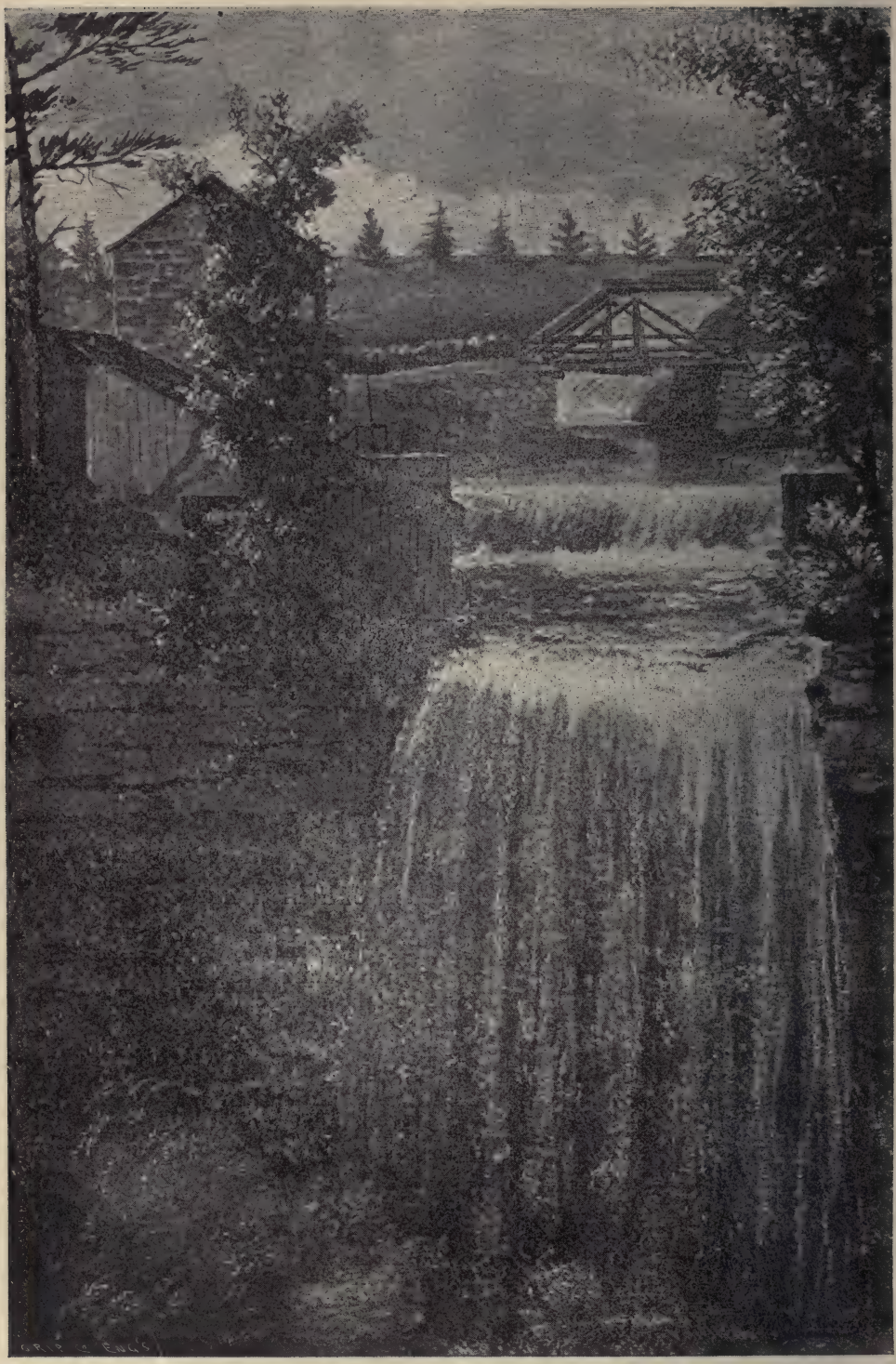
Their efficiency is unsurpassed. Their celebrity brings for their inspection numbers of hydraulic engineers and municipal representatives and others interested in water works They are on the gravitation plan which is admittedly the best, where, as in the case of St. Catharines, the head provides good pressure for the extinction of fires, the supply of water is plentiful, unfailing and of good quality, and the capital cost of construction is not burdensome.

The Niagara Escarpment, or "Mountain," affords a head of 185 feet. There are two storage reservoirs, 65 acres in extent, constructed on the Beaverdam Creek on the top of the Mountain, four miles distant from St. Catharines. Their supply of water is derived from Lake Erie. From the reservoirs the gravitation main leads down the face of the Mountain and thence along the table land at its foot to reach the city. There are thirty miles of distribution mains and 254 fire hydrants. The water is in universal use.

The water works were constructed in 1876-7. The following quotation is taken from the official report of their trial after completion. It is interesting:

"Everything being in readiness, the water was led safely and expeditiously to the city. A branch was attached to the surface hydrant in the post office square, and the moment came when the calculations of the designer of the water works, were to be verified; the expectations of the supporters of the scheme crowned with success, the gloomy prophecies of its opponents falsified, and St. Catharines rewarded for her large expenditure of public money to procure an abundant supply of wholesome water under a pressure equal to that of a first rate steam fire engine.

"The hydrant was opened with the ordinary precautions. In a few moments a stream clear as crystal issued from the nozzle and ascending higher and higher attained an altitude of 120 feet



DeCew Falls, Below St. Catharines Water Works Reservoir.

above the ground. For fully an hour this splendid stream was kept up to the astonishment and delight of the bystanders. The success of the St. Catharines water works was placed beyond cavil."

The water works have grown in favor from the beginning of their operation. By the intelligent energy of the Water Works Commission, distribution mains have been extended into streets hitherto unsupplied, so that to day, well nigh the whole population of the city enjoy in their homes the benefits and blessings of the water from the water works and the protection of fire hydrants to their property.

Not among the least of the benefits conferred by the water works is the copious supply of water under gravitation pressure, to the householders of the city, during the heat and drought of summer, whereby the vernal appearance of their grassy lawns, flower beds and shrubbery is maintained. The contrast between the vernal green of the city vegetation, and the dusty, dried up, and brown vegetation of the country outside the city limits, in midsummer is sufficiently striking. The appearance of an oasis, contrasted with the surrounding Sahara desert, affords the most appropriate comparison.

The beautiful appearance of the bodies of clear water in the reservoirs on the Mountain, together with their ornamental grounds planted with trees and shrubs and enclosed with hedges, constitute a lovely scene. This scene attracts numerous visitors, who take the opportunity to view the celebrated DeCew Falls in the immediate neighborhood.

The reference in the previous quotation is to the obstacles interposed at the beginning by ignorance, timidity, and prejudice, to the construction of the Water Works, all which were triumphantly overcome. Contemporary records universally concede to the energy of Dr. Lucius S. Oille the successful issue of the movement for water works in 1875-6.





WEST VIEW OF ST. CATHARINES WATER WORKS RESERVOIRS.

The St. Catharines General and Marine Hospital.



OFFICERS 1900-1901.

TRUSTEES.

Robert McLaren - - - - President.
J. C. Rykert, K.C. Henry J. Taylor,
John Marshall, Moses Y. Keating,
Mayor of St. Catharines, Warden of County of Lincoln
Warden of County of Welland.
Hugh E. McSloy, John B. McIntyre.
Treasurer. Secretary.
H. Hollingsworth, Superintendent.

LADIES' AID ASSOCIATION.

Mrs. James Murray - - - President.
Mrs. R. McLaren - - - 1st Vice-President.
Miss Bate - - 2nd Vice-President.
Mrs. Patrick Larkin - - Secretary-Treasurer.

Hospital—Queenston Street.

Medical Staff—Drs. J. M. Jory, S. H. McCoy, H. H. Oldright, J. H. MacMahon, J. Sheehan.

There is an excellent training school for nurses and a nurses' home in connection with the Hospital, which are of great utility to the Hospital.

St. Catharines Protestant Orphan's Home.



OFFICERS.

Mrs. McLaren	President.
Miss Merritt	Secretary.
Mrs. J. Marshall	Treasurer.
Miss Smith	Matron.

Home—Ontario Street.

The Monetary Institutions.

The prosperity of a community very considerably depends upon its banks which institutions in effect constitute the arterial system of business life.

There are three banking establishments in St. Catharines, branches respectively of the Imperial Bank of Canada, The Canadian Bank of Commerce, and the Bank of Toronto. All three occupy well fitted up and commodious premises. The first named Bank is at the corner of St. Paul Street and Ontario Street. The second is at the corner of St. Paul Street and Queen Street. The third is at the corner of Queen Street and King Street.

The success of branch banks, it is conceded, depends to a great degree upon the business tact, skill, and local knowledge of their managers. The directorates of all three Banks have been strikingly fortunate in their selection of local managers for their branches in St. Catharines.

Mr. Charles M. Arnold, the manager of the St. Catharines Branch of the Imperial Bank, is an experienced banker. His entire business life has been passed in financial institutions. His bank training commenced in the Bank of Montreal, subsequently he was appointed general manager of the Old Niagara District Bank. He continued in this position until that Bank was merged in the Imperial Bank in 1875 when he was appointed manager of the St. Catharines Branch. In this office he has continued ever since.

Mr. Francis O. Cross, the manager of the Branch of the Bank of Commerce, has held the position since 1885. He received his bank training in London, England. Mr. Cross entered the service of the Canadian Bank of Commerce in 1877. His reputation as a banker is high. The local branch here has prospered continuously under his supervision.

Mr. George W. Hodgetts, the manager of the Branch of the Bank of Toronto, was appointed to his position in 1882, and has held it continuously ever since. He received his training as a banker mainly in the Head Office at Toronto, entering as a junior clerk in 1867. He has solved the problem of retaining the confidence and approval of the Bank Directorate, and esteem of the customers of his Bank. Outside the faithful performance of his duties as banker, Mr. Hodgetts has found time for useful work in other lines of activity in St. Catharines. To all moral, social and religious movements for the welfare of the citizens he lends his sympathy, and where possible his tangible support. He is an active and useful member of the St. Catharines Board of Trade.

St. Catharines may claim to be the birth place of the Imperial Bank. Its progenitor was the Old Niagara District Bank established here in 1853.



The Imperial Bank of Canada.

Capital $2,500,000. Rest $1,700,000.

DIRECTORS.—Henry S. Howland, President; Thomas R. Merritt, Vice-President; William Ramsay, Robert Jaffray, T. Sutherland Stayner, Elias Rogers, William Hendrie.

Daniel R. Wilkie, General Manager. E. Hay, Inspector.

HEAD OFFICE, TORONTO. Branches in Ontario,—Essex, Fergus, Galt, Hamilton, Ingersoll, Listowel, Niagara Falls, Ottawa, Port Colborne, Rat Portage, Sault St. Marie, St. Catharines, St. Thomas, Toronto, Welland, Woodstock. Branch in Quebec,—Montreal. Branches in Manitoba,—Brandon, Portage la Prairie, Winnipeg. Branches in North-West Territories—Calgary, Edmonton, Prince Albert, Strathcona. Branches in British Columbia,—Golden, Nelson, Revelstoke, Vancouver.

The branch in St. Catharines was opened in 1875. The Manager is Charles M. Arnold. It is situated at the corner of

St, Paul Street and Ontario Street in commodious premises. A general banking business is transacted.

In the Savings Bank Department, deposits of $1.00 and upwards are received and interest allowed which is added to the principal every six months. When the money is required there is no delay to its withdrawal.

The Bank has correspondents in all parts of Canada, also in Great Britain, the United States, France, China and Japan, Australia, Tasmania, New Zealand, Sandwich Islands, and South Africa.

The shares of the Bank are $100 each, with quotations at $228 on the Stock Exchange in Toronto.

The Bank of Toronto.



HEAD OFFICE - - TORONTO.
GEORGE GOODERHAM, ESQ., - PRESIDENT.
DUNCAN COULSON, ESQ., GENERAL MANAGER.

This bank was established in the City of Toronto in the year 1855. It has since made steady progress until to-day it stands in the forefront among the financial institutions of the Dominion.

Its Capital stock is $2,000,000, divided into shares of $100 each, which to-day are selling at $240 each on the Stock Exchanges of Toronto and Montreal. In addition to this Capital of $2,000,000 it has accumulated a Rest or Reserve Fund of another $2,000,000.

The branch in St. Catharines was opened in the year 1875. It is situated on Queen street, opposite the Post Office, in convenient and well appointed quarters, affording its customers and the general public every facility of a well-ordered, up-to-date banking institution. A general banking business is transacted. Special attention is given to the Savings Bank Department, in which deposits of one dollar and upwards are received at any time, interest being allowed and added to the principal every six months, and no delay is incurred in withdrawing the money when required. It has correspondents in all parts of the Dominion of Canada, Great Britain and the United States. The local manager is Mr. G. W. Hodgetts.

The Canadian Bank of Commerce.

HEAD OFFICE, TORONTO.

Paid up Capital, $8,000,000. Rest, $2,000,000.

Hon. Geo. A. Cox, President. Robt. Kilgour, Esq., Vice-President. B. E. Walker, General Manager. J. H. Plummer, Assistant General Manager.

Branches of the Bank in Canada: Ontario.—Ayr, Barrie, Belleville, Berlin, Blenheim, Brantford, Cayuga, Chatham, Collingwood, Dresden, Dundas, Dunnville, Fort Frances, Galt, Goderich, Guelph, Hamilton, London, Orangeville, Ottawa, Paris, Parkhill, Peterboro, Port Perry, St. Catharines, Sarnia, Sault Ste. Marie, Seaforth, Simcoe, Stratford, Strathroy, Toronto, Toronto Junction, Walkerville, Waterloo, Windsor, Woodstock,

Quebec,—Montreal.

Manitoba,—Winnipeg.

Yukon District,—Dawson, White Horse.

British Columbia,—Atlin Cranbrook, Fernie, Greenwood, Kamloops, Nanaimo, New Westminster, Nelson, Rossland, Sandon, Vancouver, Victoria.

In Great Britain—London, 60 Lombard st.. E.C., S. Cameron Alexander, Manager.

In United States—New York, San Francisco, Cal.; Portland, Ore.; Seattle, Wash.; Skagway, Alaska.

Bankers in Great Britain. The Bank of Scotland, London. Messrs. Smith, Payne & Smiths, London.

Special attention given to farmers' business. Sale notes negotiated.

SAVINGS BANK DEPARTMENT.—Deposits of $1 and upwards received and interest allowed at current rates.

COLLECTION DEPARTMENT.—Special facilities for making collections in all parts of the Dominion,

Drafts and Money Orders issued payable anywhere in the world.

St. Catharines Branch, F. O. Cross, Manager.

The Security Loan & Savings Company.

ST. CATHARINES.

INCORPORATED A. D. 1870.

Capital Stock authorized—$300,000.00.

Capital Stock subscribed and fully paid—$275,000.00.

Total Assets at 31st Dec., 1900—$641,451.28.

Monies received on deposit at current rates of interest.

Debentures issued. Mortgages bought.

Money to loan on the security of real estate at lowest rates of interest.

DIRECTORS—Thomas R. Merritt, President; Henry J. Taylor, Vice-President; Robert Lawrie, Dr. E. Goodman, Charles A. F. Ball, M. Y. Keating, E. F. Dwyer.

E. F. Dwyer, Manager and Secretary-Treasurer.



THE CANADIAN BANK OF COMMERCE.



MUNICIPAL OFFICES, ST. CATHARINES.

The Military.

The sentiments of patriotism and loyalty to the British Crown and the courageous military spirit of the United Empire Loyalists, the original settlers of this part of Canada, have continued active and vigorous in their descendants to this day. In the war of 1812-15 between the United States and Great Britain, the stalwart, loyal population of the County of Lincoln sent five battalions of militia to the front. Side by side with the regular British forces these battalions played well their part in the defeat and expulsion of the foreign invaders from the soil of Canada.

The present 19th St. Catharines Regiment of Infantry was formed July, 1897, out of the 19th Lincoln Battalion of Infantry, which was in direct descent from the 5th Lincoln Battalion that fought the enemy in the war of 1812-14.

The present military force of St. Catharines:

SECOND DRAGOONS.—Headquarters, St. Catharines. Organized 10th May, 1892. Lieutenant-Colonel Roland W. Gregory.

FIELD ARTILLERY.—Second Brigade. Headquarters, St. Catharines. Organized 1st July, 1898. Lieutenant-Colonel Frank King.

7TH BATTERY.—St. Catharines. Organized 6th December, 1861. Major, William H. Merritt; Captain, William B. King; Lieutenants, John C. McRae, Percy W. Hodgetts, W. H. Singer.

INFANTRY—19th St. Catharines Regiment, St. Catharines. Organized 18th March, 1863.

Lieutenant-Colonel, George Thairs; Major, John S. Campbell. Four companies, Captains—Edwin G. Switzer, James E. Varley, Charles C. Riordon, Garnet W. Chaplin. Lieutenants—Henry R. O'Reilly, Arthur S. Lang. E. Cecil Burson. Second Lieutenants—Theodore Chatterton, William W. Burleigh, Henry Simpson, Frank C. McCordick. Adjutant, Captain Henry G. Kennedy; Paymaster, Honorary Captain Thomas C. Dawson; Quarter Master, Honorary Captain, John T. Groves; Medical Officer, Surgeon Major Samuel H. McCoy, M.D.; Honorary Chaplain, Rev. Robert Ker.

The Regimental Band of the 19th Regiment comprises forty-five pieces. Under the leadership of Bandmaster Peel this band enjoys a reputation for efficiency second to no other band in the military service.

The military force of St. Catharines is in a high state of efficiency.



REGIMENTAL BAND, 19TH "ST. CATHARINES" REGIMENT OF INFANTRY.

Educational.

A feature of every community that ranks among the most important, is its school system. Without schools a community is intellectually stagnant. With schools it may be looked upon as progressive. St. Catharines possesses excellent schools, no expense or exertion having been spared in their development. Taken as a comprehensive whole, St. Catharines' educational advantages should commend themselves to the favorable attention of those heads of families who may seek for a place of business and of residence, and who desire the best educational advantages possible in rearing their children.

The Collegiate Institute and Public Schools of St. Catharines are of a high grade.

The Collegiate Institute.

The Collegiate Institute of St. Catharines, situated on Church Street, justly boasts an ancient and honorable record. Its foundation under the name of Grantham Academy dates back to 1827. From that time this seat of learning has sent forth scholars, who have made their mark in the varied fields of human activity. Many of its graduates are now occupying posts of responsibility and influence in both the commercial and professional centres of Canada, the United States, and other foreign countries. Few Institutes can show a greater number of distinguished graduates who have made a success in life than this Institute. Naturally this Institute has been an important factor in the life of St. Catharines. Liberally supported by the Trustees, and highly appreciated by the people, it has been the leading object of all interested in its welfare to lay the foundations of learning broad and deep among its graduates under the varied changes of successive generations.

The scholastic fame of this Collegiate Institute is widespread. The Institute is divided into six forms with a staff of seven teachers. The registered attendance of pupils is 230.

The subjects taught in two of the Forms are, English in all its branches, Commercial work (including Book-keeping, Drawing, and Shorthand), Mathematics, Geography and History. These two Forms are for the preparation of scholars who incline to follow business pursuits or agriculture.

In the next two Forms, Languages, Mathematics, English, (with less commercial work than in the previous two Forms) History and Geography are taken up. These two Forms are for instruction in the subjects that lead to professional work of all kinds and to examinations for teachers' certificates.

In the next Form the work required for the pass University Matriculation and for Junior Leaving Certificates is completed. In Form IV. candidates are prepared for Senior Leaving,



ST. CATHARINES COLLEGIATE INSTITUTE.

Honor Matriculation, and Pass First Year in the University.

In the highest Form (the sixth) candidates are instructed who are preparing for Senior Leaving, Honor Matriculation and Pass First Year in the University.

There is an excellent Laboratory fully equipped with Chemical and Physical apparatus. There are Chemical and Botanical tables in the Institute.

The physical part of the education of the pupils is adequately attended to.

There are a Gymnasium, and also a commodious Hall, in both of which classes in drill and Calisthenics are trained under competent instruction.

The nucleus of a Geological Museum has been started

through the kindness of the chief of the Geological Survey of Canada, G. M. Dawson, C. M, G.. F. R. S.

THE BUILDING

Is extensive. It has eight commodious classrooms with sanitary seating capacity for three hundred pupils.

COLLEGIATE INSTITUTE CADET CORPS.

There is also an efficient military Cadet Corps, fully organized and armed with Martini-Henry rifles, under the instruction of Captain Lang, while an excellent Bugle and Drum Band (of twenty-one members) is under the training of Mr. Peel, the bandmaster of the 19th Regiment of Infantry.

There is a flourishing Collegiate Institute Literary Society under whose auspices musical and literary entertainments are given from time to time. Its training is most valuable.

TEACHING STAFF.

CLASSICS,—John Henderson, M.A., Principal, Medallist in Classics, Toronto University.

MATHEMATICS AND HISTORY,—William J. Robertson, B. A., LL.B., Gold Medallist in Metaphysics and Ethics and Silver Medallist in Mathematics, Toronto University.

SCIENCE,—James A. Giffin, B. A., LL.B., Honor Graduate, Toronto University.

MODERN LANGUAGES AND ENGLISH,—S. L. Cloney, M. A., Honor Graduate Queen's University.

COMMERCIAL AND DRAWING,—Arthur S. Lang, specialist certificate in commercial work.

JUNIOR ENGLISH AND HISTORY,—William J. Stevenson, 1st B. Provincial Certificate.

JUNIOR MATHEMATICS,—Arthur E. Caverhill, 1st B. Provincial Certificate.

DRILL INSTRUCTOR,—Capt. A. S. Lang.

CALISTHENIC INSTRUCTOR,—A. E. Caverhill.

BUGLE BAND INSTRUCTOR,—William Peel.

The Public Schools.

Both with regard to the school buildings together with their general appointments, and the efficiency of their staff of teachers, the Public Schools of St. Catharines are second to none in the Province of Ontario.

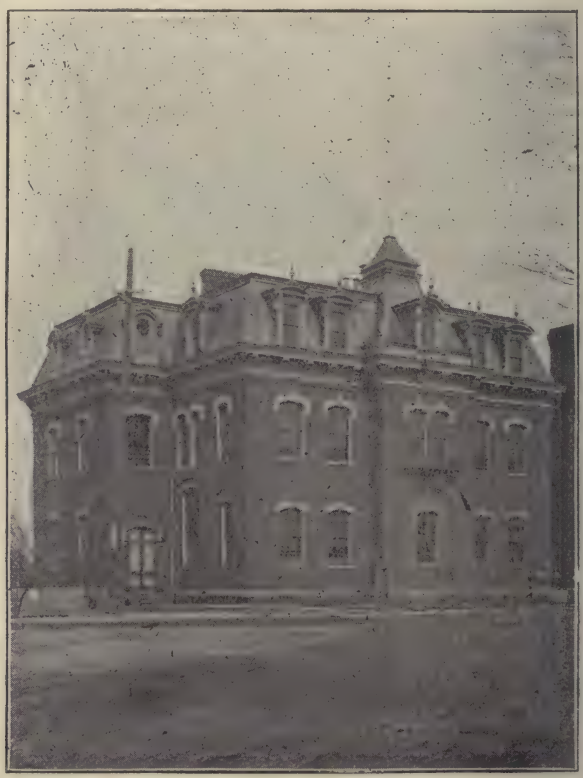
The Central School is a spacious two story brick structure

situated on Church street. It has large play grounds and all necessary conveniences and requirements.

This school has eight large classrooms and provision for 410 pupils.

There are six subordinate or ward schools in convenient localities in the city.

The Court Street School building is a tasteful two story



ST. CATHARINES CENTRAL PUBLIC SCHOOL.

brick building with four class rooms, heated with hot water and affording accommodation for two hundred and forty pupils.

The western Church street ward school is a large one story brick building with four class rooms, heated with hot water and having accommodation for two hundred and forty pupils. This building was modified, enlarged, renovated and fitted with im-

proved appliances, especially for ventilation, and in all respects put in a thorough sanitary condition in 1899.

The eastern Church street ward school is a fine one story



PUBLIC SCHOOL, COURT STREET.

brick building with four class rooms, heated with hot water and having accommodation for one hundred and sixty pupils. This school building was modified, renovated, fitted with improved appliances, especially for ventilation, and put in thorough sanitary condition in 1900.

The Dexter Street, Edmond Street, and Dacotah Street Ward Schools are large, comfortable wooden frame buildings, with accommodation in the aggregate for four hundred pupils.

In all of the schools the extent of floor space and cubical air space required by law for each pupil is exceeded.

The total number of registered pupils in 1,900 was fourteen hundred and eighty. The average attendance at school was nine hundred and eighty-five pupils.

The teaching staff of the Public Schools comprise Daniel C. Hetherington, Headmaster, two male and twenty-two female assistants. Total number twenty-five.

The teachers are judiciously distributed throughout the Central and Ward Schools.

The entire Public School system of St. Catharines is administered in strict accordance with the Regulations of the Provincial Education Department of Ontario, both in regard to the course of studies, school books in use, and in all other respects.

ROMAN CATHOLIC SEPARATE SCHOOL.

A large two-storey brick building, both commodious and sightly, situated on Church Street, equipped with spacious play grounds and modern appliances, is devoted to the use of this Separate School.

The course of study is under the inspection of the Provincial Education Department.

The teaching staff comprise F. H. O'Leary, Headmaster, Miss Teresa McKenna, Miss M. O'Halloran, and six Sisters of St. Joseph, assistants.

This is a valuable educational institution; it has a branch in the western part of the city.

THE PUBLIC FREE LIBRARY

Was established in 1888. It occupies convenient and commodious premises on Queen Street, near the Post Office. There is a free reading room in connection with the Library, on the tables of which are to be found a well-selected variety of popular magazines and journalistic literature.

It is doing the proper and legitimate work for which the institution of Free Libraries is authorized by law in the Province

of Ontario, that is to say, by promoting, and supplying the literary material to gratify a taste for reading among the mass of the people.

The catalogue covers the full range of subjects ordinarily



St. Catharines Free Library.

found in Public Libraries, such as History, Biography, Travels, the Arts and Sciences, Poetry, Theology, general literature and works of reference.

RIDLEY COLLEGE.

A Church of England residential school for boys. This flourishing institution of learning, situated on Yate Street, confers great advantages upon St. Catharines and materially adds to its



RIDLEY COLLEGE—JUNIOR SCHOOL.

standing as an educational centre. The reputation of this residential school rises higher and higher from year to year.

A junior school for younger pupils, limited in number to thirty, has recently been opened in a large handsome brick building, erected a year ago on a beautiful and picturesque site facing Westchester Avenue, in the southwestern part of the city.

Both the buildings of Ridley College are architectural ornaments to St. Catharines.

Rev. J. O. Miller, M.A., Principal; H. G. Williams, B.A., Vice-Principal. Under them are a competent staff of teachers. The curriculum of studies is constituted in accordance with the best views of educationists of the present day.

Athletics are strongly encouraged among the pupils, who are also taught military drill. The Board are careful that the boys of

Ridley College shall have the advantage of the improving effects of such discipline upon their minds, and deportment.

There are extensive grounds in connection with the College, for the games of the pupils, comprising in all about seventy-five acres. The fields for cricket and football are unsurpassed by those of any other residential school. The sanitary arrangements of the buildings and grounds are as good as it is possible to make them. The vigorous health of the boys is one of the strongest recommendations of this school.

Pupils are prepared for all the Universities, the different professions, as well as for commercial pursuits.

DEMILL LADIES' COLLEGE.

This important seat of female learning is established in the splendid large building, Yates street, formerly known as the Stephenson House, a first-class hotel and sanitarium.

A large staff of competent teachers are employed in this College.

Rev. A. B. Demill, President; Abbie B. Howland, Lady Principal; Miss Grace Carruthers, Secretary.

The curriculum of instruction embraces the English branches, Classics, Modern Languages, Natural Sciences, Elocution and voice culture, Commercial Forms, Music, Art, Ornamental Work and Physical Training. The Musical Department is under the direction of Angelo M. Read, of the Royal Conservatory of Music, Leipsic, Germany. The College is thus enabled to give the very highest advantages in music.

As a superior educational establishment for the training of young ladies, Demill College has had a successful career of twenty-five years.

The equipment of the College building is of the best to contribute to the health and comfort of the pupils. The arrangements for heating and ventilation throughout all parts of the large building meet the approval of the best sanitary engineers.

In all the arrangements of the College, health and physical development are regarded as of vital importance. The health record of the College is unsurpassed. Instruction in Calisthenics is given throughout the year. Moral training and Deportment have their proper place in the College curriculum.

Parents can not go wrong in sending their daughters to Demill College, is the universal testimony.

Dominion of Canada Offices.

POST OFFICE.

Robert Lawrie - - - - - - Postmaster.
Alonzo L. Riggins - - - - - Assistant.
Stanley G. Smith - - - - - First Clerk.
George B. Howard - - - - - Clerk.
H. Wismer - - - - - - Clerk.
James Adie - - - - - - Clerk.

Open 8 a. m. to 9 p. m. daily, except Sunday.
Dominion Public Building—Queen Street.

CUSTOM HOUSE.

John E. Cuffe - - - - - Collector.
Archibald Hodge - - Clerk and Landing Waiter.
John McClive - - - - Landing Waiter.
Silas W. Spillette - Sub-Collector and Landing Waiter.

Dominion Public Building—King Street.

INLAND REVENUE.

Charles A. Hesson - - - - Collector.
James G. Harris - - - - Deputy Collector.
Richard L. Schram - - - - Excise Man.
William Simpson - - - - Excise Man.
E. Milliken (Port Colborne) - - - Excise Man.

Dominion Public Building—King Street.

WELLAND CANAL.

J. L. Weller - - - Superintending Engineer.
Edwin J. Odlum - - - Assistant Engineer.
James E. Lawrence - - Paymaster and Accountant.
Arthur E. Erb - - - - - - Clerk.

Dominion Canal Builiding—St. Paul Street.

Officials of Niagara, St. Catharines & Toronto Ry. Co.



J. A. POWERS, President.



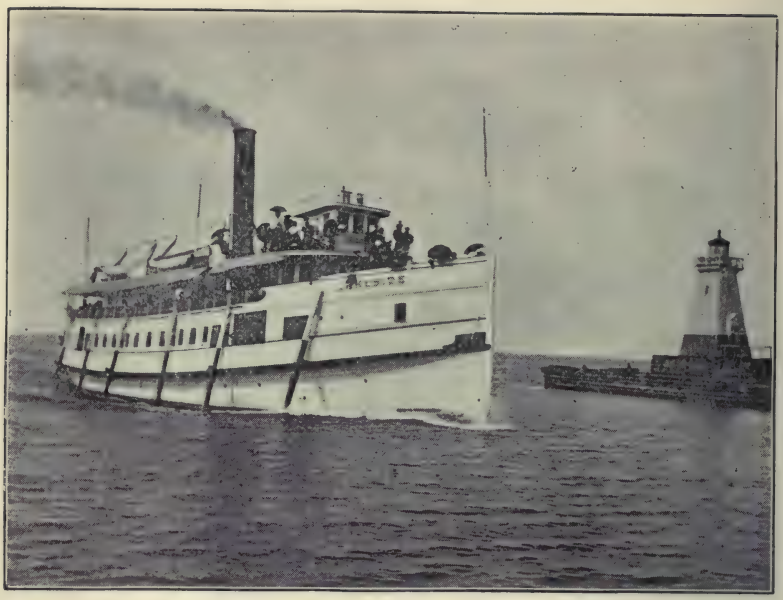
JOHN W. HERBERT, Vice-Pres.



HON. A. B. COLVIN, Sec.-Treas.



E. F. SEIXAS, Gen. Mgr.



THE N., ST. C. & T. NAVIGATION CO., LTD.



TERMINUS N., ST. C. & T. RY., ST. CATHARINES.

Niagara, St. Catharines and Toronto Railway.

St. Catharines is certainly to be congratulated on the advent of capital and brains represented by such American and Canadian gentlemen as J. A. Powers, Hon. A. B. Colvin, John W. Herbert, A. Jarvis, and J. W. Flavelle.

In reorganizing the old Niagara Central Railway, they have placed St. Catharines in touch with all parts of Canada and the United States, with facilities second to none enjoyed by any city of its size.

This is pre-eminently the age of the electric railway; many of the great systems in the United States, though they hesitate to admit the fact, are seriously contemplating the operation of their shorter connecting links by electricity. Already several branch roads have been equipped and operated a sufficient time to warrant the statement that it is entirely practicable.

These gentlemen who have come into our midst with their push and energy, have received the hearty co-operation of our citizens, and well they might for they have spared no expense in giving them the most improved and up-to-date apparatus. The cars especially, are as thorough and complete in every detail as any cars ever made for this purpose, the smoking apartment being particularly attractive to the business man, and the baggage compartment a boon, in that it facilitates the quick movement of small parcels from different points on the line.

The boat line, which will be permanently run in connection with the railway line, will be handled in the same way. Magnificent up-to-date steamboats will ply between Port Dalhousie and Toronto entirely in the interests of those desiring a pleasant, comfortable, quick trip. The connections between Toronto, Niagara Falls, and Buffalo, will permit of the greatest facility in the way of close connections with few changes, the landing from Toronto being convenient to the centre of the city and the street car lines there, while at Port Dalhousie the cars will meet the boats on the wharf and run direct to Niagara Falls, N. Y., to the magnificent new Union Station of the International Traction Company, Prospect Park, where the through cars to Buffalo will run out with great frequency.

The success of the road and the great good it will do St. Catharines, is partly dependent on its treatment by St. Catharines' people. They wish to deserve the patronage of St. Catharines' people, both in the Passenger and Freight Departments by giving unsurpassed service, and getting it, which is where the St. Catharines people come in, the Company will therefore be

enabled to improve its service.

It is vital for any two interests working together for a mutual advantage, to have perfect confidence on both sides, and the Railway Company assures the people of St. Catharines that in its efforts, St. Catharines is first and foremost.

The St. Catharines and Welland Canal Gas Light Company.

This Company was created in 1853, by William H. Merritt Jr., John L. Ranney, James R. Benson, William A. Chisholm and Edward Glackmeyer.

The capital stock was $80,000. The first Board of Directors comprised William H. Merritt Jr., President; John L. Ranney, Nehemiah Merritt, William A. Chisholm, James R. Benson and Dr. Henry Goodman, Thomas L. Helliwell, Treasurer; James H. Walker, Secretary and Superintendent. In 1855 the Municipal Corporation of St. Catharines became a shareholder to the amount of $26,000, and from that time the Mayor for the time being was a director ex-officio of the Company.

The Gas Works were brought into operation in 1855. The Company received a contract for street lighting at once. It has held contracts, but, after electric arc lighting began, not the sole contract, for street lighting ever since.

In 1870 the capital stock was increased to $100,000. The new stock was allotted to the shareholders. In 1882 the capital stock was increased again to $130,000. This new stock was allotted to the shareholders likewise. The object of this increase was the enlargement of the works, and to lay pipes for lighting the new Welland Canal. The same year the Company received a contract for lighting the locks and bridges of this Canal.

The gas plant of the Company is extensive and efficient. There are in all thirty miles of gas mains. They extend throughout the city and along the Welland Canal from Port Dalhousie to Thorold.

The Company has held its own against the aggressive competition of electric lighting. By the use of the metallic mantle over the gas jet lately discovered, the illuminating power of a gas burner is more than doubled, the quality of the light is much improved, and the cost of illumination to the consumer is reduced. By reason of this and other recent improvements, the competition between gas light and electric light is not

unlikely to eventuate in the triumph of the former. Fuel gas is very cheap and popular, especially for summer use.

PRESENT DIRECTORS.

Thomas R. Merritt, President; Edwin Goodman, M. B.; Charles I. Benson, Henry J. Taylor, James H. Ingersoll, William H. Merritt, M. D., and the Mayor, John B. McIntyre, ex-officio.

OFFICERS.

James R, Benson, acting Secretary.
Albert Pearson, Superintendent.

Electric Light and Power.

St. Catharines is among the first of the cities and towns of the Province of Ontario that were equipped with electric light and power plants.

The St. Catharines Electric Light & Power Company, Limited, was incorporated in 1884 to generate electricity and to carry on the business of arc and incandescent lighting. This Company since the commencement of its operation has under contract supplied the City Corporation of St. Catharines with arc lights for the illumination of the public streets. The service is an all night one. The number of arc lights in use is 79.

Of late the Company has greatly enlarged and improved its power and other electric equipment. It now has 3,000 incandescent lights in use. It gives a twenty-four hours' service in the city.

Its power house is situated at Lock 5 of the Old Welland Canal, from which source it derives its power. The officers are:

DIRECTORS.

George C. Carlisle, President; George Burch, Vice-President; Thomas Nihan, Francis P. Begy, Samuel Montgomery, and Charles J. Norris.

Robert Fowlie, Secretary-Treasurer.
Robert Wells, Superintendent.
At present this Company supplies electric lighting only.

Several years ago Mr. William Cooke installed an electric light and power plant at Lock 3 on the old Welland Canal from which he derived power. He supplies electric power to operate a large number of small industries in the city whose proprietors greatly prefer electric over steam power for their use. Mr. Cooke also furnishes incandescent electric lighting to private consumers in the city.

The Hotels.

It is conceded that the hotel accommodation of a city is an index of its position and standing.

St. Catharines is well provided with hotels of which there are twenty-one. Their capacity for the accommodation of guests ranges from one hundred and fifty down.

THE GRAND CENTRAL Is conveniently situated on St. Paul Street in the heart of the city. This hotel is large, commodious, and of attractive appearance. It was originally opened in 1877 and has been a favorite resort for the travelling public ever since. The Grand Central, St. Catharines, is among the widest known of all the hotels in Ontario. For a considerable number of years Mr. Thomas Morton has been the proprietor. His aim is, to make his guests comfortable, and feel that under his roof they are at home.

The hotel is well laid out and commodious, with spacious entrance and broad halls, large, ventilated and airy bedrooms, and a large, lofty, attractive dining-room, in which the cuisine is superb and the service the very best. It has electric lighting, electric bells, telephone, long distance and local, hot and cold water baths, fire alarm, and every improvement for the comfort, safety and entertainment of guests. Electric cars pass the door, and the Niagara, St. Catharines and Toronto Railway terminus is within two minutes' walk. There are excellent connections with all railway trains and boats. Summer guests will find the Grand Central what they desire.

THE WELLAND Is connected with the MINERAL WATERS OF ST. CATHARINES.

ANALYSIS:

10,000 grains of water contain
Carbonate of Iron, 0.5210.
Carbonate of Lime, 0.0820.
Sulphate of Lime, 19.7934.
Chloride of Calcium, 174.4876.
Chloride of Magnesium, 40.6644.
Chloride of Sodium, 378.4196.
Chloride of Potassium, 2.8119.
Iodide of Sodium, 0.0140.

Consult Hare's System of Therapeutics, page 523; Allbut's System of Medicine; Encyclopædia Britannica.

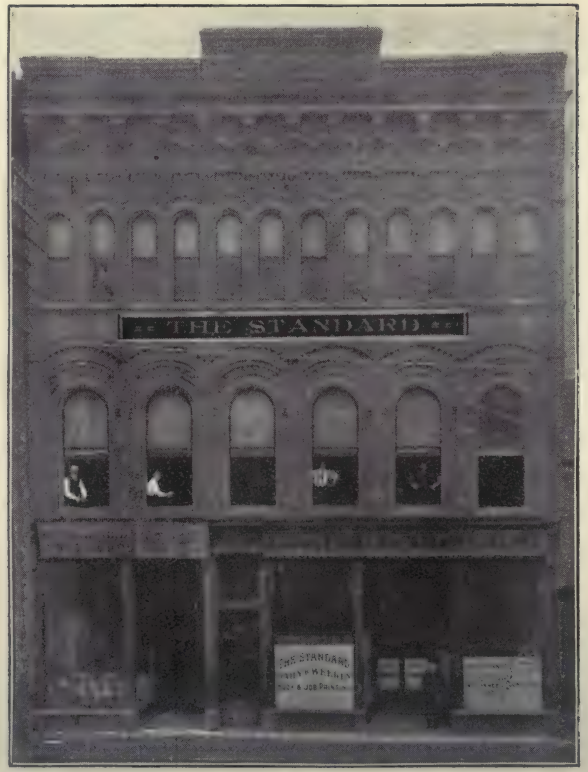
These Saline Waters are most beneficial for eliminating from



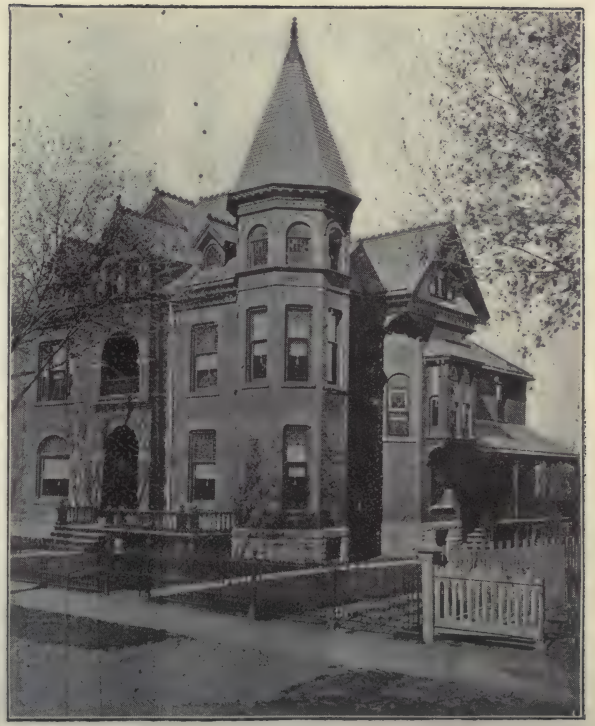
GRAND CENTRAL HOTEL.



TAYLOR & BATE'S BREWERY.



STANDARD BLOCK.



RESIDENCE OF C. A. CASE.

the system such diseases as rheumatism, neuralgia, asthma, scrofula, gout and liver complications. Accompanied with massage they are a splendid tonic for nervous prostration and allied diseases.

New bath house in 1900. Baking plant is equipped with porcelain baths and skilled attendants, and all under care of a competent physician.

Rates—$2.00 to $3.00 per day, including treatment.

For particulars apply to the Welland Hotel & Sanitarium Company, Limited.

THE RUSSELL Is a large, comfortable, homelike hotel, and is particularly convenient for visitors to the city. Only this spring a large additional wing was completed and the house has been entirely refurnished throughout.

THE SERVICE is the best to be had and the cuisine is unequalled. All the rooms in the house are large, bright and airy, and there are splendid bathrooms on every floor.

SUMMER guests will find the Russell comfortable and pleasant. It is situated in the centre of the city at the terminus of the Niagara, St. Catharines & Toronto Railway, and has splendid connections with all trains and boats. The street railway to Merritton and Thorold passes the house.

QUINN BROS. - - Proprietors.

ELLIS HOUSE, - JAMES STREET,

CENTRAL LOCATION, STEAM HEAT,

HOME COMFORTS, ELECTRIC LIGHTS.

Terms—$1.00 per day.

D. C. VANDUSEN - - Proprietor.



THE INTERNATIONAL HOTEL.

One of the finest and most up-to-date hotels in the city, heated by steam and lighted by electricity, hot and cold water, centrally located, one block from P. O., City and County buildings, opposite market. Electric cars pass the door every 30 minutes to Niagara Falls, Buffalo, Port Dalhousie, connecting with the boats there for Toronto. Cars stop at the door. Table provided with all fruit and fowl in season. Bar stocked with choice wines, liquors and cigars. Good accommodation for the travelling public, courteous attention and reasonable rates. W. GORDIS, Proprietor.

The Press.

Three newspapers are published in St. Catharines, all evening dailies, with weekly editions.

THE JOURNAL began publication as a weekly, in 1826, and as a daily in 1859. It is Liberal in its politics. The editors and proprietors are Messrs. E. J. Lovelace and G. M. Standing, the firm name being the Journal Printing & Publishing Company.

THE STAR began publication in 1886. The proprietors are Messrs. N. R. MacGregor and Wm. Canute. The editor is Mr. G. R. Sawle.

The Standard began publication in 1891. The editor and proprietor is Mr W. B. Burgoyne.

In politics both the Star and the Standard are Conservative.

The Press of St. Catharines discharge with ability and success the duty of purveyors of local news in the first instance, and next, of general news as fresh and recent as telegrams and other dispatches available to evening papers, can supply. They keep in touch with all local questions bearing on the public welfare of the city and its vicinity, and take their proper share in the formation and moulding of public opinion, on all matters of civic interest.



View on Church Street.



ST. CATHARINES PRODUCE MARKET.

Annals.

When the thirteen original United States acquired their independence in 1783, there were many of the inhabitants who steadfastly maintained their allegiance to the British Crown. The knowledge of this led the British Government to announce that, from the Crown domain in British North America, free grants of land for settlement would be made to all who chose to take advantage of the offer. Accordingly, these people, under the immortal name of United Empire Loyalists, sacrificed their possessions, abandoned their old homes, and emigrated to the Canadian wilderness, there to hew out new homes under the protection of the British flag.

The first settlers of the Niagara Peninsula were of this sturdy, loyal stock, and their descendants, to-day, scattered over the more populous districts of Ontario adjacent to the lake bearing that name, are the present time types of their forefathers. They exemplify in a marked degree the characteristics of pure Canadian patriotism and stability, in private as well as public life. The territory upon which St. Catharines has developed into "The Garden City of Canada" was originally peopled by these Loyalists. The nucleus of the city was formed in 1797, when Mr. George Adams built a roadside inn on a portion of the original estate of Hon. Robert Hamilton. This inn subsequently passed to Mr. Paul Shipman, whence originated the name of the settlement, "Shipman's Corners." St. Paul street obtained its name from that of the innkeeper. This hostelry was a convenient stopping place for farmers on their way from their farms in the interior to the market towns or villages of Queenston and Newark (afterwards called Niagara) at the Niagara River, where they disposed of their produce and obtained their supplies.

Shipman's inn, not unfrequently, was likewise a place of resort for the young people, as well as those of maturer years, to participate, at the inspiring sound of the violin, in the enjoyable country dances of the period, also in the abundant homely fare provided for their material wants. Those disposed for alcoholic stimulation had abundant facilities, with native whiskey at twenty five cents per gallon, the price in those days.

The following authentic card of invitation to a ball is interesting evidence of the cultivated manners of society at "Shipman's Corners" at that period:

"The Honor of Miss Prendergast's company is requested to

a ball at Shipman's Tavern, 12 Mile Creek, on Friday, the 22nd instant.

Managers, JOHN CLARK, WM. CHISHOLM.
February 18th, 1811."

The hamlet of Shipman's Corners made little progress until the late Hon. William Hamilton Merritt, after the close of the war of 1812-15, erected a saw mill and flour mill, and a little later, in partnership with a relative, started a general country store. The water power for the mills was supplied by a neighboring stream then called the Twelve Mile Creek, so designated on account of its outlet at Lake Ontario, being distant twelve miles from the mouth of the Niagara River.

Finding his milling operations retarded frequently by the scanty and uncertain water supply from the natural local stream, Mr. Merritt looked afield southward towards the Niagara Escarpment and over the high table land on its summit to the distant Chippewa River to obtain, if possible, the constant abundant supply of water he wanted for his mills. At this time occurred the development in Mr. Merritt's active brain of the grand idea to overcome the natural insurmountable obstacle which the Niagara Falls interposed to navigation on the Niagara River between Lakes Erie and Ontario, by the construction of a canal to connect those lakes, equipped with suitable locks or lifts and intervening levels down the face of the Niagara Escarpment to accommodate the passage of the largest vessels afloat on the Lakes. This idea of Mr. Merritt was the origination of the great

WELLAND CANAL,

one of the most important public works on the North American continent. It was first projected in 1818, but was not actually commenced until 1824. The original design was to connect Lake Ontario with Lake Erie through the Chippewa and Niagara Rivers. After much work had been done and navigation was actually opened on this plan, for adequate engineering reasons it was abandoned; the Grand River was adopted as the Canal feeder, and a canal channel was cut directly south to Lake Erie.

Having previously failed to enlist the Government and Legislature of Upper Canada in the construction of the Canal, in 1824 an Act was procured incorporating The Welland Canal Company with a capital of £40,000. Then followed five long years of arduous and harassing labor to raise money and construct the Canal, which was finally and triumphantly opened for navigation from Lake Erie to Lake Ontario, November 27th, 1829. For his devotion and arduous labors in connection with this great



HALL IN RESIDENCE OF C. A. CASE.



GRAND CENTRAL HOTEL,—DINING ROOM.



THEOPHILUS MACK, M.D.



HON. WILLIAM HAMILTON MERRITT.



LUCIUS S. OILLE, M.D.



THOMAS R. MERRITT.

public undertaking Mr. Merritt well and deservedly earned the title forever of, "Father of the Welland Canal."

To the little wayside hamlet of Shipman's Corners the building of the Welland Canal was a boon indeed. Prior to the commencement of construction its population was little over 100. In a few months the population reached 600. Many laborers who were attracted to the place by the Canal works in progress, ultimately settled down and became permanent residents. Shipman's Corners became a thriving bustling village. Farm lands in the surrounding townships were taken up. The process of clearing off the primeval forest to provide arable land for crops and homes for the farmers, went on apace.

The water supply brought down the Niagara Escarpment by the Welland Canal began to be utilised for power purposes. Welland Canal flour mills began to produce flour for consumption in the Eastern provinces of British North America, and other industries and also mercantile establishments followed. Mention is properly made of the important part played by Oliver Phelps as the pioneer in the milling business on the Welland Canal. He also was a valuable coadjutor with Mr. Merritt in all the early schemes for the betterment of St. Catharines. Prior to this time the village of Shipman's Corners cast off its old name and became St. Catharines. This was the name of the wife of Hon. William Hamilton Merritt.

As year followed year after the opening of the new channel of navigation, communities gathered at convenient places along the Canal to supply the needs of traffic, notably at Port Dalhousie, St. Catharines, Thorold, Port Robinson, Welland and Port Colborne. The rural population of the Niagara Peninsula likewise felt the new life and were correspondingly benefited. The Village of St Catharines in particular became a centre of supplies for the vessels passing through the Canal, and shipyards for the repairing and refitting of vessels and the construction of new ones, sprang up.

Mention may properly be made here of the manner in which the construction of great public works, while the means of upbuilding a community in one place, may prove the bane and cause of decadence of another. Prior to the construction of the Welland Canal and the growth of St. Catharines, Niagara, at the mouth of the Niagara River, was the market town and capital of the Niagara District as well as the seat of the first local Parliament of Upper Canada. It was a thriving, growing and important town. Its streets were frequented by the entire rural population of three counties—Lincoln, Welland and Haldimand. At

one time the population of that town was 3,500. The construction and operation of the Welland Canal as a connecting link in the through system of navigation from the upper lakes to Lake Ontario and the St. Lawrence River, with the outlet of the Canal placed at Port Dalhousie on Lake Ontario caused the decadence of the town of Niagara. To-day, St. Catharines and its adjacent suburbs, Port Dalhousie, Merritton and Thorold, have an aggregate population of about 17,000. Niagara's population has shrunk to 1,500.

Years afterwards St. Catharines in turn received a set-back which showed that it was not immune from a like influence. This was in 1873. Then the competition of trunk lines of railway began to be felt against water transportation on the great North American lakes and the St. Lawrence River, and vessel rates of freight fell off materially on this route.

The assumption in 1841 of the Welland Canal as a Provincial Work, by the Government of the recently United Canadian Provinces, changed the future destiny of St. Catharines. From that date the Welland Canal took the status of a link in a great Canadian national all-water route from Lake Superior to Montreal and the Atlantic seaboard, and the prospects of St. Catharines for future growth and development, previously limited, improved immensely.

Prior to the assumption by the Government of United Upper and Lower Canada in 1841, under Legislative authority, of the Welland Canal as a Provincial public work, the Legislature of Upper Canada had advanced in the aggregate, £209,000 to the Welland Canal Company to assist in the construction of that work. The Government of United Canada, having assumed the Welland Canal, in a short time decided that the Canal must be enlarged and improved in order to meet the wants of navigation. Funds were provided by the Provincial Legislature for the purpose. In 1842 the work of enlargement of the Welland Canal began, the size of the new locks being 150 feet by 26 and one half feet, and the depth of water on the sills 9 feet. The work was in the main completed and navigation on the enlarged scale opened May 10th, 1845. Vessels on a nine feet draught of water began in considerable numbers to pass through the canal in carrying on traffic between the upper and lower lakes.

The expenditure of several millions of public money on the enlargement of the Welland Canal and the influx of thousands of day laborers along the line to find employment, gave an immense impetus to business in the local communities, especially St. Catharines, the chief centre for furnishing supplies of all kinds for the Canal works and laborers. The permanent population

rapidly increased. Scores of buildings went up for dwellings and mercantile purposes. In brief, the enlargement of the Welland Canal, which progressed from 1842 to 1845, gave a first-class boom to St. Catharines. More occurred than this, however, during those years in St. Catharines. The ordinary monotony of day labor, and peaceful industrial and mercantile pursuits, was disturbed, and in this disturbance other communities along the Canal participated, by many exhibitions of clannish jealousy and hatred, eventuating almost daily in faction fights among the thousands of Irish laborers at work on the Canal.

The factions into which these lawless and turbulent people divided were two in number. Their designations, "Corkonians and Connaughtmen," derived from the parts of Ireland from which they came, became household words during this period among the peaceable settled population. To quell disturbance and keep the peace the Canadian Government was obliged to station and maintain a military force in St. Catharines for a considerable time.

It may be remarked here, that the uniformly peaceable and orderly population of St. Catharines have never since seen in their midst troops under arms in active service, except once in 1866. At that time the necessity arose for the Government of Canada to use military force for the expulsion from the country of an armed detachment of Fenians who crossed the Niagara frontier from the United States into Canada at Fort Erie opposite Buffalo.

St. Catharines continued to increase in population and business importance. In a few years the village became qualified for the higher grade of town. By Act of Parliament it was created a town, with a President and Board of Police in 1845. Four years later it assumed the full status of the Town of St. Catharines. Bernard Foley was elected the first Mayor in 1850, followed in 1851 by Eli W. Stephenson, the proprietor of the celebrated sanitary resort named after him, the Stephenson House. The census of 1851 showed a population of 4,368.

For a few years following the opening of navigation on the enlarged scale through the Welland Canal, there was little perceptible increase in its traffic. The halcyon days of lake traffic on this promising route began during the decade 1851-61, when the movement of tonnage on this route showed a disposition to increase. New vessels of the enlarged Welland Canal size were brought out from Lake and Welland Canal shipyards, to accommodate the requirements, and enable their owners to share in the profits of this growing commerce. No trunk lines of railway between the Great West and the Atlantic seaboard had yet

come into competition with the Lake route for the transportation eastward of the produce of the Western States. It was in 1851 that Mr. T. R. Merritt brought out the steamer Brantford from the shipyard of Louis Shickluna, to run as the pioneer of a route from St. Catharines to Montreal. The profits of the vessel business were good, so much so that it was far from uncommon for a vessel to pay for itself out of its surplus earnings within two years after its construction. Every one connected with the trade made money, and had money to spend, which they did freely, so that all classes of people shared the profits of the lake business.

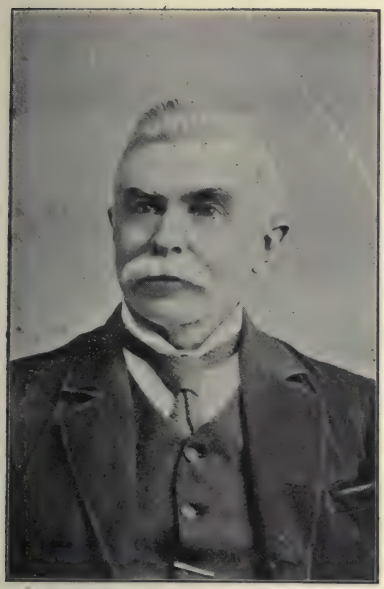
So far as St. Catharines was concerned, it had no cause for complaint. On the contrary, it had much, very much, to be thankful for. It occupied a commanding position on the great water route for participation in Lake traffic, at the least expense. It had abundant water power from the Welland Canal within its limits, at a trifling rental, to operate mills and factories, and it had citizens of push and enterprise who were ready to initiate and carry on commercial and manufacturing undertakings that substantially inured to the welfare and progress of the town.

The manufacture of flour acquired special development. When the census year 1851 came, there were no less than five merchant flour mills in operation grinding flour for eastern markets, principally from wheat brought by vessels from upper Lake ports, the local supply of wheat from farmers' waggons at the mill doors being comparatively small. There was also one custom mill in operation in St. Catharines, making six flour mills altogether, at that time in the town.

Vessel building was extensively carried on in his shipyard by Mr. Louis Shickluna. This really great shipbuilder, an immigrant to the town from the Mediterranean Island of Malta, though destitute of school education, during his long career built a great number of lake craft, both sailing vessels and steamers, which for excellence of model and staunchness of construction had no superior on the Great Lakes.

In 1853 the St. Catharines Gas Company was formed for the purpose of manufacturing gas for public and private illumination. The Town Corporation became the largest shareholder in the Company. Under the able management of the President of the Company, Mr. Thomas R. Merritt, this enterprise has always proved a financial success. It is referred to farther in another place.

Passing on to the time of the war in 1854-6, between the allies England and France, and the Emperor of Russia, St. Catharines derived considerable benefit from that event. The price of wheat



M. Y. Keating, Mayor 1899—1900.



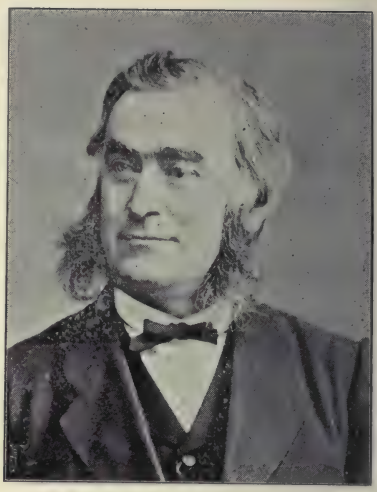
J. B. McIntyre, Mayor 1901.



Montebello Park.



RESIDENCE OF F. S. GREENWOOD, M.D.



J. C. RYKERT, K. C



CITY AND COUNTY COURT HOUSE.

rose for a brief space to $2.25 per bushel. The sudden close of this war in 1857 produced disastrous effects on three out of the four manufacturers of flour in this town for exportation.

Before they could convert their large stock of high priced wheat into flour and market the flour, the price of breadstuffs experienced a great fall and financial failure overtook the three millers first mentioned. The fourth, Mr. Thomas R. Merritt, being more cautious or better informed, disposed of his stock of wheat and flour in time to save himself.

This disaster however was only of a personal nature. Two citizens of St. Catharines who began to come to the front as business men at that period, James Norris and Sylvester Neelon, purchased two of the mills involved in the failure. The third mill, viz : The J. L. Ranney mill, at Lock 2 on the Welland Canal, was presently destroyed by fire, but on the ruins sprang up the large edge tool manufactory of Messrs. Tuttle & Date. St. Catharines, as a community was none the worse for the occurrences just mentioned.

During the course of the decade from 1851 to 1861 several public events of much direct importance to St. Catharines, call for mention. The opening of the Great Western Railway in 1853-4 between the Niagara river and the Detroit river, with a station in St. Catharines, is the first of these events. The next in order of time, was the termination of intra-mural burial of the dead in the local church yards, a measure of the utmost sanitary importance and the inauguration in 1855-6 of the present cemetery for the interment of the dead. This public improvement was chiefly attributable to the energy of Mr. Calvin Phelps, a prominent citizen and member of the Town Council at that time.

The leveling and grading of the principal business streets, St. Paul and Ontario Streets, to overcome the serious drawbacks of the natural hilly topography, were most important public works carried on in St. Catharines during the decade 1851–61. In this decade also several rural highways leading to the town were macadamized and otherwise improved by St. Catharines Joint Stock Road Companies in which the town corporation was a large shareholder, for the purpose of facilitating access to the town.

In 1859, the Welland Railway, with its principal office and station at St. Catharines, was opened between Port Dalhousie on Lake Ontario, and Port Colborne on Lake Erie. At each of these harbors this railway was equipped with grain elevators. The inception and construction of this road are due to Hon. William H. Merritt. Its main design was to act as an adjuvant of the Welland Canal in the following manner : Grain laden vessels

arriving at Port Colborne from upper lake ports, en route for ports on Lake Ontario or the St. Lawrence River, in the event of their draught of water being too great for their passage through the Welland Canal to Port Dalhousie, were to be lightered sufficiently for them to pass down the canal, the lightered grain being transferred to specially constructed freight cars on the railway at the Port Colborne elevator, was to be conveyed by the railway to Port Dalhousie, and there transferred to the vessel again which would then proceed full laden to its destination.

Although this lightering scheme was of no great tangible benefit to St. Catharines, nevertheless, by his representations and influence, Mr. Merritt persuaded the tax payers of the town to vote $200,000 in aid of the construction of the Welland Railway. No other place along the line gave it assistance.

The direct advantages of the road to the town were, the traffic connection it gave with points on the line, and relief from the Great Western Railway's monopoly charges, by means of its connection with the Grand Trunk Railway system at Port Colborne.

Among the prominent citizens who as members of the Town Council of St. Catharines, during the course of this decade, took an active part in the important public undertakings just detailed, occur the names of William H. Merritt, jr., James G. Currie, William McGiverin, Calvin Phelps, James R. Benson, George Rykert, Henry H. Collier, T. R. Merritt and Elias S. Adams, who was Mayor continuously from 1852 to 1859. No other occupant of the civic chair has enjoyed a similar distinction.

In 1860 St. Catharines was honored with a visit by H. R. H. the Prince of Wales, who was received with every demonstration of loyalty and respect by the people of St. Catharines and the County of Lincoln in general.

The town continued to make uniform and steady progress until 1861 when the breaking out of the war between the Southern States of the American Union and the General Government, gave an additional stimulus to its growth. The Canadian Census that year gave St. Catharines a population of 6,284. During the four years of its continuance, the American war caused the expenditure of a large amount of money in St. Catharines, likewise among the farmers of the Niagara Peninsula, who found a market on their premises, at high prices for everything, both animal and vegetable, they had to sell. A large number of wealthy Southerners who spent money freely, then made their residence in the town.

Up to the year 1864 Niagara was the County town of the County of Lincoln. That year, on account of its more conven-

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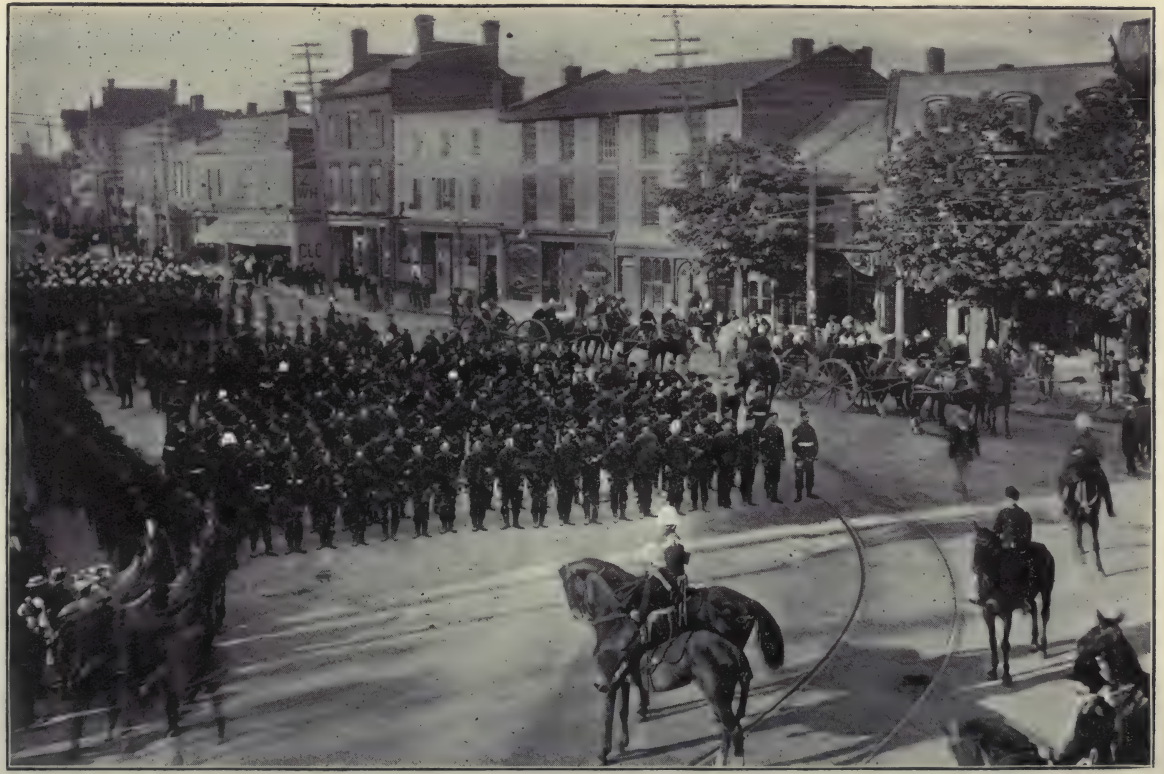
In 1860 St. Catharines was honored with a visit by H. R. H. the Prince of Wales, who was received with every demonstration of loyalty and respect by the people of St. Catharines and the County of Lincoln in general.

The town continued to make uniform and steady progress until 1861 when the breaking out of the war between the Southern States of the American Union and the General Government, gave an additional stimulus to its growth. The Canadian Census that year gave St. Catharines a population of 6,284. During the four years of its continuance, the American war caused the expenditure of a large amount of money in St. Catharines, likewise among the farmers of the Niagara Peninsula, who found a market on their premises, at high prices for everything, both animal and vegetable, they had to sell. A large number of wealthy Southerners who spent money freely, then made their residence in the town.

Up to the year 1864 Niagara was the County town of the County of Lincoln. That year, on account of its more conven-



RIDLEY COLLEGE ST. CATHARINES.



View on St. Paul Street.

ient situation for the transaction of County business, St. Catharines was made the County town of the County of Lincoln. This change added greatly to the permanent importance and business of St. Catharines. The successful issue of the movement to constitute St. Catharines the County town of the County of Lincoln was mainly due to the active exertions of Mr. J. Charles Rykert, who at that time was M. P. for the County.

During the decade reaching from 1861 to 1871, ship-building and merchant flour mills maintained and increased the lead in extent and importance among all the other industries of St. Catharines, which they had assumed in the previous decade, the St. Catharines fleet of vessels being among the largest in number that carried the British flag on the Great Lakes.

In 1863 her owner, James Norris, placed the steamer America as a passenger and freight boat on the route between St. Catharines and Montreal. After several years of active and prosperous service, he replaced the America with the larger steamer Persia, which remains on the route at present.

Dr. Theophilus Mack, a leading physician of St. Catharines, deserves mention on account of the permanent boon he conferred on the town by starting the St. Catharines General Hospital. This charity was incorporated by Act of the Provincial Parliament in 1865, but its first Government grant was not made until 1868. The training school for nurses is an invaluable adjunct of this hospital, of which Dr. Mack was the originator likewise.

The master mariners and sailors who manned the St. Catharines vessels, mostly made the town their home and added greatly to its population, wealth and importance. The principal owners of these vessels were : James Norris, Sylvester Neelon, John C. Graham, James Murray, Wm. A. Chisholm, and Thomas R. Merritt. All except the last two rose from before the mast. Having previously disposed of his vessels, in January 1869 Mr. Merritt sold his mill property to Messrs. Norris & Neelon, and retired from the milling business likewise.

The Canadian census of 1871 showed a population in St. Catharines of 7,864. The prospects of profitable vessel business continued good at the beginning of the decade 1871-81. Accordingly the St. Catharines shipyards of Louis Shickluna and Melancthon Simpson continued actively engaged in the construction of new vessels of which a large proportion were steamers, during the years 1871-3. The importance of St. Catharines as a shipping centre culminated in the fall of 1873, when the calamitous financial crash of the Jay Cooke & Co's failure occurred. In that year nine steam and eight sailing vessels were built in the

St. Catharines District. Notwithstanding the arrest of further progress of vessel interests, and the serious reduction of profits from vessel property which then began, the progress and general prosperity of the town continued. Opportunely, the second enlargement of the Welland Canal, authorized by the Dominion Parliament in 1871, was commenced in 1873. The scale of enlargement ultimately adopted for the Welland and also the St. Lawrence Canals, comprised locks 270 feet in length and 45 feet in width, with a draught of 14 feet of water on the sills, together with all other Canal works necessary for the passage of vessels of 2000 tons burthen. The limit of the canal previously was for vessels of 600 tons burthen.

This great undertaking involved an expenditure in the neighborhood of St. Catharines, of $16,000,000, of which $12,000,000 were expended between the commencement of work on the enlargement in 1873, and the opening of the Canal for traffic on the enlarged scale, in 1883. In the onward rush of St. Catharines, that followed the commencement of this great public work, the depression in the shipping interests of the town was lost sight of. St. Catharines under this powerful stimulus progressed by leaps and bounds. In the Spring of 1876, the Municipal Assessors, by actual count, found 12,870 souls domiciled in the town. The ambition now sprang up, to elevate St. Catharines to the status of a city. All necessary proceedings were accordingly taken for the purpose, and on May 1st, 1876, the town became the City of St. Catharines. At the same time the city limits were extended from the previous acreage of 1,300 to 2,400 acres. The construction of Municipal Water Works already begun, was proceeded with. They came into use at the close of 1877.

In that year the Protestant Orphan's Home was opened. The founding of this very worthy public charity was mainly attributable to the munificence of Mr. Thomas R. Merritt, who donated an eligible site and a large sum of money for the construction of the building. Over 400 children have been cared for in this institution.

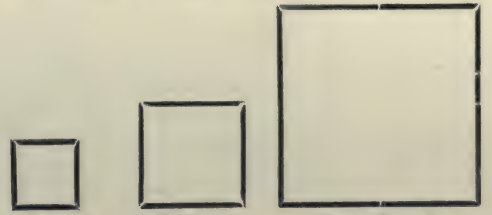
In 1879 Dr. Lucius S. Oille brought to public attention the importance of providing street railway accommodation for passenger traffic between the adjacent growing municipalities Merritton and Thorold, and St. Catharines. The idea was favorably received. Soon a number of enterprising citizens came to his side. The St. Catharines Street Railway Company was organized. Subscriptions of stock were procured, and contracts for construction were let. November First, 1879, the road was opened for traffic. Its popularity was instantaneous. The number of passengers carried during the first year was 140,000. From its



VIEW ON THE WELLAND CANAL, 1900.

1840, Original Canal, Size of Locks 110x20x8 ft., Vessel Cargo 200 tons.
1870, 1st Enlargement, " " " 150x26½x10¼ ft., Vessel Cargo 600 tons.
1900, 2nd Enlargement, " " " 270x45x14 ft. Vessel Cargo 2000 tons.

The squares shew the relative proportions of the vessel cargo capacity of the locks, in the three epochs of the Canal.





THE R. H. SMITH SAW WORKS.

commencement to the present time, this Street Railway has been an important feeder to St. Catharines, as well as a source of convenience to the population of Merritton and Thorold.

The amalgamation of the Great Western Railway in 1883 with the Grand Trunk Railway, and that of the Welland Railway with the same road in 1884, subjected St. Catharines completely to railway monopoly. The business of the city began to suffer from oppressive freight rates directly, and indirectly in selling markets where the the St. Catharines manufacturers met in competition goods coming from cities and towns enjoying the advantage of competition in freight rates. Dr. Oille thereupon initiated an agitation for the construction of an independent railway extending easterly from St. Catharines to the Canada Southern Railway (operated by the Michigan Central Railway Company) and the United States Railways at the Niagara River bridges, and westerly to a connection with the Canadian Pacific Railway. The project met general approval among the business men of all classes. An Act of Parliament was presently obtained incorporating the St. Catharines and Niagara Central Railway Company. Sufficient subscriptions of stock in the Company having been obtained, the Company was organized. Later on, it procured Municipal and Government aid and necessary franchises. Several men of capital and enterprise joined in the undertaking. Contracts were let, and right of way acquired for the first section of the line reaching from St. Catharines to Niagara Falls. In 1888 this line was completed and opened for traffic, and the G. T. R. monopoly over St. Catharines was effectually broken. St. Catharines has ever since enjoyed the advantage of being a competing point by rail. Freight traffic on this road grew continually until the tonnage reached 72,600 tons in 1896.

After the usual amount of financial troubles of railways, arising from large bonded and floating debts, in 1899 this line of railway came by purchase into the hands of the present owners, whose operations are mentioned elsewhere in this report. Suffice it to say here that this railway from the beginning has been of great utility to St. Catharines, which the future promises to increase.

In 1887 the City acquired the well situated property bounded by Ontario, Lake, Queen, and Midland streets, for a spacious public park and place of recreation. Mr. George C. Carlisle was the chief author of its acquisition. Its name, Montebello, is appropriate. It is a favorite resort of the citizens and excursionists.

Before closing these brief annals of St. Catharines, the explanation is called for, that the industrial void created by the lapse of the shipping interests, has been far more than filled by the great subsequent growth and development of manufactories.

Industries of St. Catharines.

The standing of St. Catharines as a manufacturing centre is exemplified by the list which follows of the mills and other manufacturing industries carried on in the city :

The Welland Vale Works,
The Woodburn-Sarven Wheel Works,
The William Chaplin Saw Works,
The Kinleith Paper Co.'s Mill,
Taylor & Bate's Brewery,
The Empire Carpet Factory,
The Canada Hair Cloth Factory,
The McKinnon Dash & Metal Works,
The R. H. Smith Saw Factory.
The Cooke Electric Light & Power Works.
The Packard Co.'s Electric Works,
The St. Catharines Electric Light Works,
The St. Catharines Gas Works,
The Whitman & Barnes Manufactory,
Frank McCordick's Tannery,
Wood Brothers' Tannery,
The Lincoln Paper Mill,
W. Channell's Knitting Factory,
G. Warren's Knitting Factory,
J. Prior's Hair Cloth Factory,
J. J. Fee's Cold Storage Warehouse,
Geo. Wilson & Co.'s Planing Mill and Box Factory.
E. C. Nicholson's Planing Mill,
Henry Wise's Planing Mill,
J. McBride Woodworking Machine Shop,
John Carl's Carpenter & Builder's Shop.
E. Hudson's Carpenter& Builder's Shop.
T. Irvine's Carpenter & Builder's Shop.
E. Stapleford's Carpenter & Builder's Shop.
W. H. Drysdale'sCarpenter & Builder's Shop,
A. Cox, Sash & Door Factory,
St. John & Black, Machine Shop and Foundry.
Cunningham & Cuthbert's Machine Shop and Foundry.
A. Meyer's Biscuit Factory,
Shelly Brothers, Confectionery & Bakery,
W. Foley, Bakery,
J. E. Hetherington, Bakery.
T. Fitzgerald, Bakery,
E. W. Edmonds, Confectionery and Bakery,
J. M. Carter's Brick Yard,
The Cycle & Motor Manufactory,
J. H. Wethey's Mince Meat Manufactory,
Begy Brothers' Cigar Factory,
John McHugh's Cigar Factory,
Timmons & MacElroy's Cigar Factory,
G. F. Kimberley's Cigar Factory,
Weiss Brothers' Cigar Factory,
C. Tansey's Cigar Factory,
Springbank Mineral Water Works,
The Mack Mineral Springs Bottling Works,
W. H. Moyer's Pork Packing Works.
R. McNamara's Pork Packing Works.
J. Koch's Pork Packing Works,
S. McLean's Pork Packing Works,
The Lincoln Flour Mill,
Shaw's Merchant Flour Mill,
R. Osborne's Box Factory and Book Bindery,
A. Wherry's Marble Works,
J. Monro's Marble Works,
B. Widdicombe's Marble Works,
C. Southcott's Marble Works,
J. McLaren, Green Houses and Market Garden.
R. L. Dunn, Green Houses and Flowers.
N. Whiting, Green Houses and Flowers.
F. Truman, Green Houses and Market Garden,
L. Bradt, Green Houses and Market Garden.
J. Vosburgh, Green Houses and Flowers,



St. Catharines Gas Works.



WELLAND VALE WORKS.

J. Dunlop, Greenhouses and Market Garden.
S. P. Gourlay, Plumbing and Steamfitting.
Chatfield & Co., Plumbing and Steamfitting,
Parnell & Bald, Plumbing and Steamfitting,
H. Conn, Plumbing and Steamfitting,
A. Riddell & Son, Plumbing and Steamfitting,
C. Hoople, Plumbing and Steamfitting,
J. Lowe, Carriage Factory,
I. Normandy, Carriage Factory,
W. Hamlin, Carriage Factory,
J. R. Holmes, Carriage Factory,
G. H. Spencer, Bicycle Repair Shop,
W. H. Tyson's Soda Water Works,
The J. D. Tait Co.'s Fur Manufactory,
R. Stevenson, Pump Factory,
C. Bauman, Soap Works,
Dunmore Canning Factory,
Simcoe Canning Factory,
L. M. Schenck Canning Factory,
Flynn Brothers Canning Factory,
Ontario Pure Food Canning Factory,
R. Wallace Canning Factory,
The Standard Printing House,
The Star Printing House,
The Journal Printing House,
W. J. Keyes, Printing Shop,
McComb Brothers, Printing Shop,
Edwin Poole, Photography,
Thomas S. Hill, Photography,
J. D. LaCourse, Photography.

THE WELLAND VALE WORKS.

The Welland Vale Manufacturing Company has been engaged in manufacturing axes, edge tools, saws, scythes, forks, hoes, rakes and other hand tools at Lock 2, old Welland Canal, for over 30 years. During that time their business has grown from small dimensions to embrace a great part of the trade of the Dominion. They also do a large export business. Their new factories are equipped with all the latest and best labor saving machinery, and their goods are recognized as the best of their kind. They ship to all parts of the Dominion, and their business is steadily growing with the growth of the country. Their factories are driven by water power derived from the old Welland Canal.

They employ some 200 hands all the year round.

THE WHITMAN & BARNES MFG. CO.

CANADA KNIFE WORKS.

St. Catharines, Ont.

This Company's works are situated at Locks 5 and 6 on the old Welland Canal, using the waste water at these two locks for motive power, and are engaged in the manufacture of various lines of goods, consisting of mower, reaper and binder knives and cutting apparatus; paper, planer, barker and special woodworking machine knives; paper mill supplies, viz., bed plates and fly bars; hammers of all kinds for mechanics' use; drop forgings, thresher teeth, etc.

This manufacturing establishment gives employment to one hundred and sixty men.

The factory buildings comprise a floor space in use of upwards of one acre and a half in extent.

This thriving industry was established in 1870 by Messrs. Collinson, Burch & Co., with a working force of about 20 men, and increased from year to year until 1880, when it consolidated with the Whitman & Barnes Mfg. Co., since which time many additional improvements have been made in buildings and plant, and their goods are well known from the Atlantic to the Pacific Oceans, and from the boundary line of the United States to the far north, also in Europe, South America, Africa and Australia.

The output of this factory at the present time is about $250,000 per annum and growing from year to year, and as material improvements are now under consideration by the management, a much larger output is contemplated in the near future.

The head office of this Company is at Akron, Ohio, and they also have factories and branches at Chicago, Cincinnati, Kansas City, Syracuse, N.Y., New York City, London, Eng., and Paris, France.

The management of the St. Catharines factory is under the charge of Mr. W. W. Cox, Manager, and Mr. George Burch, Assistant Manager, with Mr. Charles Burch, General Superintendent.



THE WHITMAN & BARNES MANUFACTORY.



Co-Operative Cycle and Motor Works.



McKinnon Dash and Metal Works.

THE PACKARD ELECTRIC CO., Limited.

St. Catharines, Ont.

INCORPORATED AUGUST, 1894.
Capital Stock, - - - $300,000.00.

BOARD OF DIRECTORS.

H. C. Potter, jr., Comptroller Pere Marquette Ry. System, Detroit, - - President.

G. B. Morley, Pres't. Second National Bank of Saginaw, Saginaw, Mich., - - - - - - Vice-President.

R. B. Hamilton, - - - - Secretary and Treasurer.

E. E. Cary,

P. J. Crowley,

M. J. McCarron,

Geo. W. Hodgetts, Mgr. Bank of Toronto, St. Catharines.

This Company early in 1895 purchased the extensive and valuable property known as "Neelon's Mill," at the foot of Bond st., and situated on the Upper Hydraulic Race of the Welland Canal, which supplies the water power, and converted it into a factory for the manufacture of incandescent lamps and transformers, beginning shipment of such goods May, 1895. The plant has been extensively increased since that time to keep pace with the rapidly growing business of the Company, and is now the second largest establishment of the kind in Canada. The capacity of the lamp department has been extended until it can now turn out over 4,000 incandescent lamps of the highest quality, per day, and the transformer department has been equally enlarged. The equipment is thoroughly modern, as the reputation which the Company has earned for its manufactures has necessitated the discarding of everything but the best and most modern machinery and methods.

Over one hundred operatives are now employed, and the pay roll increases steadily. Agencies, spread over every province of Canada from Halifax to Vancouver, testify to the large and ever increasing business of the Company, and the name "Packard" has earned a reputation second to none.

THE CO-OPERATIVE CYCLE AND MOTOR COMPANY,

(Limited).

St. Catharines, Ont.

Jas. A. Coulter, Ingersoll ;
Chas. F. Verity, Brantford ;
J. L. Ross, Toronto ;

INCORPORATED November, 1900.
Capital - - $250,000.00.

OFFICERS AND DIRECTORS.

W. G. Nott, St. Catharines, President and Manager ;
Jas. McBurney, Toronto, Vice-President ;
P. E. Verity, Brantford ;
Henry Hunter, Toronto ;
H. H. Milburn, St. Catharines, Secretary.

The Co-Operative Cycle and Motor Company, Limited, was formed for the purpose of acquiring the plant, machinery, stock-in-trade, business and goodwill of the McBurney-Beattie Company, of Toronto, Limited, and the W. G. Nott Bicycle Company, of Brantford, Limited, and to continue the manufacture of Bicycles on an extensive scale, and to manufacture motor cycles and automobiles, both of which classes of vehicles are destined to have a very large sale.

They removed the above mentioned businesses to St. Catharines, where they purchased land conveniently situated by the side of the tracks of two railways and erected a large factory, 40x100 feet, three storeys in height, with an annex 35x45 feet, which they have equipped with all the latest and most modern machinery adapted to their method of doing business, and are now turning out wheels as rapidly as machinery, skill and labor can possibly accomplish it. They have sufficient orders ahead already to keep them going for at least three months.

They have opened up branch stores under District Managers in Kingston, Toronto, Hamilton and London, and their sales are being made from these centres, which will save a large sum in travelling expenses, which forms a great item in the manufacturer's expense account. This Company still continues to make the E. Z. bicycles made by the W. G. Nott Bicycle Company, which were so popular last year, and also the McBurney-Beattie, which needs no recommendation, and, with the efficient sales organization which this Company has, there is almost no limit to the amount of business they will do.

Office and factory, Page street.

THE CANADA HAIR CLOTH COMPANY.

The Canada Hair Cloth Company are the pioneers of this industry in Canada, the Messrs. McSloy Brothers having incorporated themselves into a company in 1885, commenced the manufacture of Hair Cloths in St. Catharines, which venture soon grew into such magnitude that they erected a handsome new mill especially for their business into which they moved in 1888, where the Company have an excellent water power, and a brick building three stories high, with plant that is up to date in every particular.

They generate their own electric light, and their workshop is a model of convenience and neatness.

Since their inauguration the Company have always enjoyed an extensive and a steadily growing trade, selling their product from Halifax to Vancouver, and among the trade their goods are a household word.

The excellence of their product soon became almost as well known in the United States as in Canada, to such an extent that quite a large export trade was shortly worked up with our American cousins, and very soon it was found necessary to start a branch on the American side to take care of their enormously increasing business in the United States. As a result, land was purchased on Willow Avenue, Niagara Falls, N. Y., and the erection of a model factory was commenced. The building is of brick and stone, 200x45 ft., and three stories high, operated and lighted by electricity, and the latest style for heating and ventilating the building is installed, and to-day their goods are being sold in every style of Hair Cloth, including Tailor's Paddings, Crinolines, and French Hair Cloth (as in their factory in Canada) from the Atlantic to the Pacific Oceans, with the same appreciation and merit as obtained for their goods in Canada, such a wide popularity.

Their business in Niagara Falls is conducted under the style of The Cataract Hair Cloth Company.

McKINNON DASH AND METAL WORKS CO. Limited.

DIRECTORS.

John A. McRae, Contractor - Niagara Falls, Ont.
Lachlan E. McKinnon, Manufacturer, Buffalo, N.Y.
George J. Armstrong, Manufacturer, St. Catharines.

This Company was founded in 1876 under the name of McKinnon & Co.

In 1878, a new Company was formed with the firm name of McKinnon & Mitchell, to carry on the manufacture of buggy and wagon gears and a patented adjustable dash ; their jobbing goods trade increased very fast, and they were forced into larger quarters.

In 1888, a further change was made in the Company, owing to the many new lines added, and the McKinnon Dash & Hardware Co. was formed with a capital of $50,000, and in 1893 the firm was incorporated.

The Company has a large trade in all kinds of carriage hardware, suspender buckles and trimmings, bicycles, chains, etc. They ship goods from the Atlantic to the Pacific Oceans, also to Australia, South Africa and England.

In 1890, a further change was made ; the capital was increased to $400,000 and a full line of saddlery hardware was added, and the firm name now is McKinnon Dash & Metal Works Co., Limited.

The Company has now in hand the erection of a new factory of very large dimensions, the main building being 350 feet long by 50 feet wide, and two storeys high, with 7 wings from the main building 50 feet wide by 50 to 100 feet long.

They are adding more new lines, and will employ over 200 operatives when in their new premises.

The lines drawn herewith represent the exact proportion of growth in their business during fourteen years. This growth is out of all proportion to the increase in carriage trade, and shows that their goods have become the standard with a large majority of consumers.





THE PACKARD ELECTRIC CO.'S WORKS.



RESIDENCE OF THOMAS B. BATE.



ONTARIO PURE FOOD CO.'S FACTORY.



THE GEORGE WILSON & CO.'S FACTORY.

GEO. WILSON & CO.,

PLANING MILL

AND BOX FACTORY.

The firm of George Wilson & Co. consists of Mr. George Wilson and his son, Mr. Frederick W. Wilson. This firm is among the largest builders and contractors in the Niagara Peninsula. The office and mill are situated on Niagara street, to which location the firm moved after the destruction by fire of their premises on Wiley and Nelson streets in the summer of 1900.

Mr. George Wilson, the pioneer of the business, commenced his career as a builder and contractor in 1863. During his long career he has erected many fine buildings in Canada and the United States. The great five and six storey buildings of the Maple Leaf Rubber Co., at Port Dalhousie, afford a conspicuous example of the work of this firm, visible from the deck of every vessel that enters the harbor.

Finding the old site too limited, the firm sought more room, and purchased eight acres of land lying between Niagara st. and Church st. This acreage is occupied by the extensive new buildings, lumber yard, and railway sidings from the Niagara, St. Catharines & Toronto Railway and the Grand Trunk Railway.

On the lower floor of the new buildings are installed and in operation the most modern machinery and plant of the planing and sawing mill department. The upper floor is devoted to the box factory, which is amply equipped with the most improved machines and appliances to turn out complete, six to seven thousand boxes a day of every kind in general use.

The firm have in hand the construction of a large sash and door mill, separate and complete by itself.

Wilson & Co. continue the business of contractors and builders, and take contracts for the construction of buildings of all kinds, wharves, docks and railways. The firm's pile driving equipment, with steam hammers, etc., complete, is as good as can be found anywhere.



THE MAPLE LEAF

RUBBER COMPANY,

Limited.

Port Dalhousie, Ont.

The factories of the Maple Leaf Rubber Co., Limited, are situated at Port Dalhousie in two great five and six storey substantial brick buildings, with a floor space of more than two acres.

In these buildings the Company have installed and in full operation the most modern rubber shoe manufacturing plant on the North American continent.

The Maple Leaf Rubber Co., Limited, are the makers of the celebrated brands of "Maple Leaf" and "Toronto" Rubbers. These goods are to be found in the stores of every town and city of the Dominion of Canada. They are also sold for exportation.

The office of the Maple Leaf Rubber Company, Limited, is 38 Yonge street, Toronto.

TAYLOR & BATE'S

BREWERY.

St. Catharines, Ont.

In 1834 Mr. James Taylor commenced business as a brewer in St. Catharines. The brewery and malt house of Taylor & Bate to-day stand on the same site.

Mr. Taylor continued to carry on an increasing and prosperous business until 1857, when he took Mr. Thomas B. Bate into partnership in the business.

The partnership continued with unvarying confidence and good feeling between them until the death of Mr. Taylor in 1886.

Mr. Taylor's son, Henry J. Taylor, succeeded his father in the firm, which retained the original title.

Taylor & Bate, the new firm, from the day of formation down to the present time, has uniformly upheld the high reputation of the output of this brewery which was established more than half a century ago by the original founder of the business.

Only the finest malt and hops are used in their brewery.

This firm likewise maintains the character for fair, honest dealing that distinguished its predecessor.

The business of Taylor & Bate is, and always has been, one of the leading industries of St. Catharines. Many millions of dollars have been paid out since 1843 in carrying on this great industry.

The high personal qualities of the members of the firm of Taylor & Bate are appreciated by everyone who knows them. Their benevolence to the poor, and their readiness at all times to afford substantial aid to every laudable undertaking have earned for them universal respect.

G. F. KIMBERLEY,

CIGAR MAKER.

The Crown Cigar enjoys the reputation of being the oldest brand of cigars in Canada, and is manufactured by G. F. Kimberley, foreman and successor to the late James C. Harris, who, for nearly half a century, made this one of the leading brands of Canada. Cleanliness and superior quality have been the distinguishing features in the manufacture of this famous brand of 5 and 10 cent cigars.

Manufactory and office, Greenwood Block, Ontario street.

JOHN McHUGH,

CIGARS.

The record established by Mr. McHugh as a manufacturer of choice cigars is an enviable one. He is known favorably wherever his cigars are habitually smoked. He manufactures the leading brands of Havana filled Union made cigars. Niagara, the ten cent leader; Special brand, five cents; Pickwick, five cents. He makes these brands uniformly from the best selected leaf. They are recognized by the trade as the choicest cigars on the market.

TIMMONS & McILWAYNE,

CIGARS AND BILLIARDS.

The firm of Timmons & McIlwayne are proprietors of the Tim and Mac Cigar and Billiard Parlor at No. 111 St. Paul street. They are the manufacturers of the popular brand of cigars known as the "Tim and Mac." They are likewise well known tobacconists, and carry a complete line of tobaccos and smokers' sundries. Their Billiard and Pool Parlor is up-to-date in every particular, fitted throughout with the latest Brunswick and Balke tables. The rooms are the finest in the Niagara district and constitute the most popular place of resort in the city. Timmons & McIlwayne have been in the "swim" from the time when they opened.

BEGY BROTHERS,

CIGAR MANUFACTURERS.

This well-known firm's manufactory is at 182 Church st., where they have carried on their business since 1893. Gentlemen desirous of having a pleasant smoke will do well to insist on getting from the cigar dealer "Begy's Extra" or the Manilla Crook cigar. Both these brands are noted for their excellent, fine quality of flavor and rich aroma. Try one and be convinced. These cigars are Union made and always up-to-date. No cigars manufactured in Canada have a higher reputation.

BEGY'S EXTRA and MANILLA CROOK are the names of the cigars of all others most fragrant.



NORRIS MILL, OWNED BY KINLEITH PAPER CO.



WOODBURN-SARVEN WHEEL WORKS.

WOODBURN SARVEN WHEEL CO.

The Woodburn Sarven Wheel Co. of Canada manufactures Vehicle Wheels of every size and description. The factory is situated on the bank of the old Welland Canal and is equipped with all the most recent special machines for the speedy production of wheels at the least cost.

About half the wheels required for the Canadian trade are made here, besides large quantities for export to other countries. The business has grown from comparatively small dimensions during the past 30 years.

Steel and rubber tiring departments have been added in recent years, many of the customers preferring to have their wheels tired at the factory.

The wheels made by this Company are excellent in workmanship and material, and are in demand from Halifax to Vancouver.

A. MEYER, BISCUITS, BAKER.

Mr. A. Meyer commenced business in 1880, and for the first few weeks baked and delivered his bread, but, it being of such superior quality, he soon required a small staff of men. After ten years in bread baking he began the manufacture of biscuits with a hand machine. By carefully following up the business, the demand for his goods so increased that in the second year he was obliged to put in a boiler and an engine, and he soon had the bulk of the trade between Thorold, Merritton, St. Catharines and Port Dalhousie. These places being large manufacturing towns and shipping points, they soon strained his capacity of output. In 1898 Mr. Meyer enlarged and remodeled his premises, and he thereupon went largely into the manufacture of fancy biscuits, so that now he turns out a full line of plain and fancy goods, and has extended his sales through Ontario. In 1900 Mr. Meyer was obliged again to extend his premises to accommodate his always growing business.

That Mr. Meyer's goods are giving entire satisfaction is shown by the fact that the output of the second year was double that of the first. Anyone ordering biscuits through his agent, or from the House, can be assured that he will receive first-class goods and liberal, business-like treatment.

SHELLY BROTHERS,

BAKERS AND

CONFECTIONERS.

Are a most successful and enterprising firm. One of the most successful of the younger generation of St. Catharines business houses is that of the bakery and confectionery firm of Shelly Bros. Starting business in a small way in 1896, by a close study of the needs of the trade, combined with a liberal amount of industry and business sagacity, this firm now conducts the largest and most extensive business of its kind in the Niagara Peninsula. As an evidence of the firm's progress, it may be mentioned that they have under construction and rapidly in progress a three storey business block with basement, on Queen st., having a frontage of forty feet and extending the whole depth of the lot—one hundred and fifty-eight feet—to the street in rear. On the ground floor it will comprise two large stores, with bakery and warerooms in rear. The second and third stories will be laid out with fine large rooms. It will be one of the finest blocks in the city.

Shelly Bros. always carry full lines of breads, pastry, confectionery, &c. They keep three wagons on the road and do a large trade with the neighboring towns. They make a specialty of "whole wheat" and " home-made " breads, and the supply of wedding confectionery.

A. G. HULL & SON,

Central Nursery.

The constant aim of A. G. Hull & Son is, to supply the best trees, vines and plants grown, direct to their customers at fair prices. The Central Nursery has been operated continuously for twenty-one years on this prudent policy, with business steadily incrasinge from year to year. Purchasers have found that the stock supplied by A. G. Hull & Son is true to name, is vigorous and just as is represented in every respect, with prices below those charged by agents of other nurseries. So high and widespread is this firm's reputation that its stock is sought for from England, Nova Scotia, California and British Columbia, as well as hundreds of points closer by. Hull & Son are constantly up-to-date with all the new varieties that deserve attention. Their customers say the best plants, trees, shrubs, roses, etc., come from the Central. A. G. Hull & Son, St. Catharines, Ont.

EDWIN C. NICHOLSON,

Builder & Contractor.

Is one of the best known contractors and builders in the County of Lincoln. He has been a resident of St. Catharines for 27 years. He was born in the Island of Jersey. His business dates from 1883. Being himself a thoroughly practical builder, he supervises all work he undertakes. The satisfactory growth of his business from a modest beginning to its present large proportions, is the best evidence that he carefully manages all contracts entrusted to him. He has hosts of friends who respect him for his business integrity. He was the first building contractor in this city to adopt electric power in his mill. He is one of the largest employers of labor in St. Catharines.

THE WILSON CARBIDE WORKS COMPANY, Limited,

of St. Catharines.

The Willson Carbide Works are located on the Old Welland Canal at Lock 10, and were built by Mr. Thomas L. Willson as an experimental plant, having commenced operations in 1896. At first the Canadian people were backward in adopting the Acetylene Gas for lighting, but within two years the demand for Carbide had grown to such an extent that these works could not supply the same.

Although built as an experimental plant, it had by this time been fully proven that as a financial investment, Carbide Works would yield a profitable return.

Mr. Willson then turned his attention to building another Works, considerably larger than these, at Ottawa, which were successfully started in October, 1900.

The output of both these Works is 15 tons per day, and is being sold as fast as produced. Both works are built in such a way that they can be extended as necessity demands.

Canada provides a good market for Carbide. Many of the towns are too small to afford Electric Light or Coal Gas Plants on account of the expense of starting such a plant, and many such towns are now being lighted by Acetylene Gas.

The expenditure necessary to build a plant for one family or for a group of one hundred families in a town or village is so trifling, as compared with other artificial lighting, that residents in the suburban districts can enjoy the best light at reasonable cost.

It is also being used largely in Summer Hotels, watering places, hunting clubs, &c., and is filling a long felt want.

The company invite correspondence on any subject pertaining to Carbide of Calcium, Acetylene Gas or town lighting.

HENRY WISE.

DEALER IN

LUMBER, LATH &

BUILDERS' SUPPLIES.

The Planing Mill and Lumber Yard of Henry Wise is a well established business of fifty years standing, conveniently situated on Geneva St. Since 1897 it has been in the hands of the present proprietor. Here lumber is speedily converted into all desirable shapes for builders' use by the most modern machines and appliances; and a full stock of builders' supplies, lumber, lath, shingles, posts, building timber &c., is kept constantly on hand. Lumber is supplied to customers by car lot or otherwise.

The mills in connection with this establishment are at Hillsdale, Ont.

One of the secrets of Mr. Wise's popularity and success is, that he endeavors to furnish goods as represented, and is content with a very moderate profit, and fills all orders with the utmost possible promptness and dispatch.

ST. JOHN & BLACK

CITY MACHINE SHOP.

Well equipped with sound practical knowledge and skill in the business as machinists, energy and industry, together with a few hundred dollars in money, St. John & Black in 1896 opened a machine shop in a modest way in rented premises on Geneva Street. Work flowed in at once. From the beginning their business grew and prospered. In 1900 they were strong enough to purchase the large and commodious property lying on the corner of Welland Avenue and Catharine Street, adjacent to the car barns and railway tracks of the N. St. C. & T. R. They have erected a foundry there and are engaged in all such sorts of work as is done in any well appointed machine shop and foundry. Being always on hand, work entrusted to them, such as repairs of machinery, mill work, lawn mowers, threshing machines, stationary and marine engines, etc., are promptly attended to.

J. H. WETHEY

MINCE MEAT

MANUFACTURER.

Mr. Wethey first began making his famous product in 1883. The original formula for the mauufacture of his condensed mince meat, with such improvements as have been suggested by experience, he uses today.

By giving his own supervision to its manufacture, and by the use of none but the very best of everything that enters into its composition, Mr. Wethey has always guaranteed perfect uniformity



RESIDENCE OF S. G. DOLSON.



RESIDENCE OF MRS. E. FENTON.



RESIDENCE OF C. M. GRIPTON.



RESIDENCE OF W. J. SMITH.

and excellence for every pound of his mince meat that has been consumed. In purchasing this favorite article of food supply, every housekeeper has the certainty that she gets the quality she bargains for. His food product is its own best advertiser, and it is under consumption from Vancouver and Dawson City to Nova Scotia.

ST. CATHARINES TANNERY.

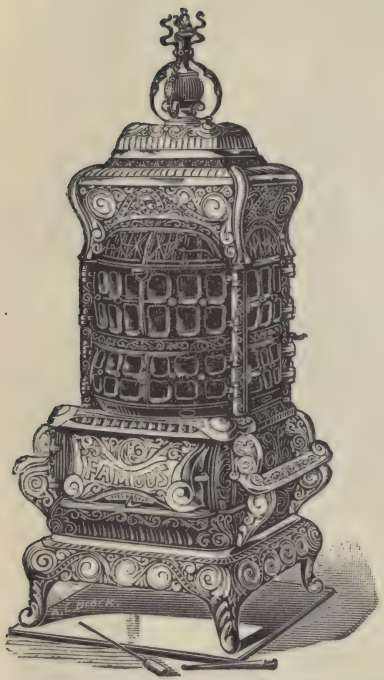
F. C. McCordick is the proprietor of the St. Catharines Tannery, situated on Chestnut Street. The above business was established in 1867 by W. H. McCordick, father of the present proprietor, F. C. McCordick. W. H. McCordick recently retired from the business to devote himself to other interests.

The reputation of this Tannery for Lace Leather, both tanned and rawhide, is well known from the Atlantic to the Pacific Oceans. There are customers for this stock in every Province and the goods give the best of satisfaction. Most of this stock is sold in the side, but special attention is given to orders for cut laces of all widths. Mr. McCordick's manufacture of Wax Kip and Calf is widely known as being the best Canadian manufacture, and equal to if not better than imported French and American stock. Prompt attention given to all orders.

ONTARIO GRAPE GROWING & WINE MANUFACTURING CO.

Situated on the western bank of the old Welland Canal, a short distance from the limits of the city of St. Catharines, are the cellars and vineyards of the Ontario Grape Growing & Wine Manufacturing Co., Ltd. It is a very pretty spot and is known by the name of Barnesdale.

Attached to Barnesdale is an estate of 150 acres. The acreage, however, is but a slight indication of its immense value. It is doubtful if anywhere in Canada the same number of acres outside of urban property have had so large and yet profitable an expenditure of money made upon them. The choice spot upon this estate, and the one upon which the eye delights to dwell, is the old viney ard where 104 rows of large vines, extending half a mile in length and trained principally upon the arbor system, cover a space of 52 acres. Adjoining it is another smaller vineyard which is a nucleus of what is expected to rival the parent plantation. All the grapes raised on the estate, about 250 tons, as well as about 400 tons purchased annually from neighboring fruit growers, are converted into wine. The vaults of the Company are the largest in Canada, and have a capacity of a quarter of a million gallons. They are divided into three cellars of different sizes. The casks constituting their outfit vary in capacity from 1200 to 6000 gallons.



H. J. CONN,

STOVES &

PLUMBING.

DO YOU WANT A STOVE?

If so you can not equal the well known and popular McClary's "Famous". Had only at H. J. CONN'S, St. Paul Street.

A full line of Tin and Granite ware always on hand. "Quality" guaranteed and prices good, the proper thing.

PLUMBING. Since the firm was established in 1868, Chatfield & Co. have realized that as a sanitary measure for the promotion of health, the plumbing trade is in the front rank of modern improvement, and is an absolute necessity in this age of progress. They are superior sanitary plumbers and sheet metal workers. Their specialties are Steam and Hot Water Heating and all Water Works Plumbing.

They have a fine display of Gas, Electric and combination fixtures and globes, Electric Bells and supplies, Steam and Water Gauges, and Valves. All sizes of pipe and fittings kept in stock. Pipe cutting is done by power.



KINLEITH PAPER COMPANY, Limited. Incorporated June, 1900, with a Capital of $200,000. Board of Directors : F. A. Ritchie, Esq., of Messrs. Ritchie & Ramsay, Manufacturers of Surface Coated Paper and Cardboard, Toronto, President ; Wm. G. Finlay, Esq., Lawrence, Mass., Vice-President ; Edward Finlay, Esq., late Manager of the Georgetown Paper Mills, Managing Director; and L. P. Snyder, Esq., formerly Manager of the Traders' Bank at North Bay and other points, Secretary-Treasurer.

The Head Office and Mills of the above Company are situated in St. Catharines, on the old Welland Canal.

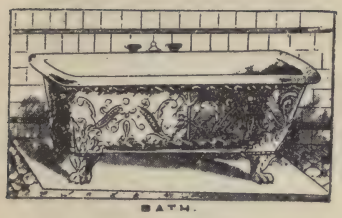
Early in 1900 the promoters of this enterprise took hold of the "Norris Mills" and converted a portion of the premises into a paper mill for the manufacture of Book, Writing and Envelope Papers, beginning the shipment of paper in December of that year.

The plant is thoroughly modern in every respect, and the premises and site admirably adapted for the purposes of the Company. The present capacity of the Mills is ten tons daily, but the demand for the high grade product of the Company is such that the installation of a second paper machine is an absolute necessity to keep pace with orders received, and before many months the capacity will be increased to nearly double the quantity stated.

Fifty hands are now employed, which number will be increased to nearly one hundred when the plant is enlarged. The mills run night and day, and the continuous hum of enterprise is heard from Monday morning until Saturday night.

Selling agencies have been established at Toronto and Montreal, the latter being well looked after by Mr. C. Howard Smith, at 704 Craig St., that city.

The prospects of the Kinleith Paper Company are very bright. All the men connected with it are thoroughly practical and no doubt the success which has attended them individually in the past will follow them in increased proportions now that their energy and experience have been combined to make Kinleith Mills a synonym for "high-grade," and their enterprise the most successful paper industry in the Dominion of Canada.



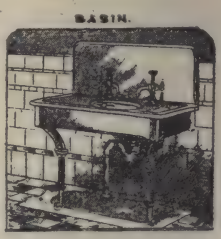
S. P. GOURLAY,

PLUMBING.

This well-known business was established in 1873. The premises are on King St., opposite the Post Office.

An up-to-date sanitary plumbing, steam, hot water, and hot air heating and metal working business is carried on.

Full lines of engineer's supplies, iron pipe, and fittings for steam, water, and gas ; electric and gas globes and fixtures are always kept in stock. Iron pipe cut and threaded from one-eighth inch up to seven inches.



Mr. Gourlay's plumbing work is open for inspection in a large number of the best private dwellings and public buildings in St Catharines and elsewhere in this part of Ontario.

He is agent for the Art Garland and Stewart Stoves and Ranges.

FLYNN BROS,

25 James and 62 King St.

ESTABLISHED 1882.

Grocers and General Provision Merchants, Fruits, Vegetables, Fresh and Smoked Meats, Poultry, Oysters.

Proprietors of The Garden City Canning Co.

Manufacturers of the Garden City Brand of Canned Goods, Fruits, Jams, Jellies, Catsups, Pork and Beans, Red Kidney Beans, Beans in Tomato Sauce.

These goods, which are all uniformly the very best of their several kinds, are on sale at the leading wholesale and retail houses in Canada and the United States.

Flavor, color, quality, and well filled cans, with uniformly fair dealing, are the basis of The Garden City Canning Co.'s high reputation.

Flynn Bros. are agents for Dr. Sullivan's Sure Solvent, for Canada. Head Office, Buffalo, N.Y.



YATES CRESCENT.



RESIDENCE OF JOHNSON CLENCH.



RESIDENCE OF PHILIP I. PRICE.



RESIDENCE OF J. S. CAMPBELL.

What a man eats concerns his welfare more than anything else. Breakfast bacon is one of those particular articles of food, any falling off in the quality of which will most easily mar the reputation of the producer. If at breakfast the master of the house finds the bacon placed before him inferior in flavor and crispness to the high standard he is accustomed to from a known and favorite maker, his temper is disturbed, and his happiness for the day stranded. These occurrences bode no good for the manufacturer of the inferior stuff.

WILLIAM H. MOYER

PORK PACKER.

The reputation established for years by W. H. Moyer 193 St. Paul Street, for his uniformly superior bacon is enviable. Once having gained an entrance to a house his bacon is a stayer. The reason is, his uniform and scrupulous adherence to the excellent original formula for the manufacture of his bacon which first brought him into favorable notice.

Mr. Moyer's ambition reaches further, viz : That all the hog products he sells to his customers are strictly of the quality he represents them to be. His hams, sausages, and lard have no superior in the trade. He has been engaged in the business 23 years.

J. M. CARTER

BRICK YARD.

Mr. J. M. Carter's large and well equipped brick yard is situated on Thorold Street. Here he pays strict attention to the manufacture of brick of a standard red color, with a uniform never varying shade, which are guaranteed to retain their color permanently. Mr. Carter has spent his life in the business, thoroughly understands every detail, is enterprising and energetic, and gives every branch of the work his personal supervision. The material at his yard is of a quality particularly well fitted to produce first class work; and skilled management of the burning of the kilns gives that durable uniformity of color which distinguishes the Carter bricks.

Mr. Carter has for several years also been engaged in the manufacture of tiles for draining, of which he keeps a stock on hand.

JAMES DUNLOP & SON,

FRUITS, FLOWERS AND VEGETABLES.

One of the most important industries of St. Catharines is that carried on by the enterprising firm of James Dunlop & Son, Geneva St. The business was opened by Mr. Dunlop in 1888. A few years later he associated his son of the same name with himself, thus forming the firm as it is to-day. The superior of the 25 acres worked by the firm, for fertility and high cultivation, is not to be found in all Canada, their flower and market gardens being equipped with extensive greenhouses and hotbeds, and all other appliances necessary to force early and luxuriant growth. The Messrs. Dunlop are always ready to capture the early spring market, and reap the benefit of high prices by their energy. Thirteen acres are devoted to flower and market gardening, the balance of the land to raising the choicest grapes, pears and apples. The firm do business wholesale and retail. Their products are sold in Montreal, London, St. Catharines and all local towns in the Niagara Peninsula.

F. P. BEGY & SON,

PAPER HANGERS &

DECORATORS,

3 James St.

An important part of home decoration is the artistic, ornamental paper hangings with which the various apartments are adorned. The well known and popular firm of F. P. Begy & Son have at their store an extensive assortment of these ornate paper hangings of all colors, qualities and designs, likewise window shades, curtain poles, and room mouldings. They carry large and fashionable lines of the best makers, and latest and most elegant designs from leading American, English and Canadian factories. They are both interior and exterior painters and decorators. Their facilities for executing work outside the city are exceptional. This establishment has been in business since 1855.

In the up-to-date building called the P. & O. block may be found the dainty Photo Studio of E. Poole.

If the reader of this note is acquainted with the quality of his work, it may be described as that of "progressive merit."

He has for sale a fine assortment of Cameras and amateur supplies generally.

His photographic work has received high awards at Paris, (France), New York, Chicago, Toronto and Hamilton.

STAG DOMINION

HAIR CLOTH FACTORY

Office and Factory:
Queenston and Division Sts.

Manufacturers of the best qualities of Hair Cloth Goods for all purposes. Nothing but genuine Horse Hair used, making Hard and Soft Finish Crinoline for Dress Makers' use, (including French Soft Finish), Grey, Black, and Bleached Tailors' Padding, all Grades and Finish for the Tailoring Trade.

Furniture Hair Cloth Seating, all widths, 14 inches to 30 inches, Superior Finish.

OUR CARPETS HAVE STYLE.

CONSIDER FULLY

OUR CARPETS ARE OF A1. QUALITY.

That we have taken into account every necessary point to make our carpets popular with the public for every dealer who handles them. The splendid demand for our productions is the best proof we have that our efforts have been successful. Our designs, patterns and colorings are attractive. It will pay you to write for samples and prices.

THE EMPIRE CARPET CO.,

ST. CATHARINES,

OUR CARPETS ARE DURABLE.

ONTARIO.

OUR CARPETS Unions, Wools, Art Squares, are Sure Sellers.

St. Catharines Cold Storage and Forwarding Company, Limited.

WAREHOUSE—Grand Trunk R. R. Depot, Welland Avenue.

Linde Patent Cold Air Circulating System.

Perishable goods of all kinds received in store, and carefully warehoused at reasonable rates. A trial solicited.

WM. H. BUNTING, President. ALBERT PAY, Secretary-Treasurer.

L. M. SCHENCK COMPANY,

Globe Brand Canned Fruit and Vegetables.

EQUALLED BY FEW; SURPASSED BY NONE.

Special attention paid to the packing and handling of all our Goods in the freshest condition, and the most cleanly manner.

Ask your Grocer for the GLOBE BRAND. St. Catharines, Ont.

DAILY **THE STAR** WEEKLY

The People's Paper. Goes into every family in the City.

The Star Printing and Publishing Co.,

ST. CATHARINES, ONT.

THE STANDARD,

Daily - Weekly.

Established 1891.

Though the youngest newspaper in the City, the Standard has had a most successful career since passing under the present management in 1892, and now ranks as the leading newspaper in St. Catharines. For some years it was published in the Saw Works building, but in 1898 removed to the handsome building on Queen Street, which was at that time purchased by the proprietor. It was first started as a six column four page paper, but has recently found it necessary to enlarge to a seven column paper. It is Conservative in politics. The proprietor, Mr. W. B. Burgoyne, has been identified with the printing trade since 1868, when he entered the Constitutional office as an apprentice. He founded the Star in 1886.

THE JOURNAL,

Daily,
Weekly.

Established 1826.

The Weekly Journal is the pioneer of newspapers of the Niagara District, as well as among the oldest established newspapers of Upper Canada. For three-quarters of a century The Journal has been identified with the progress of the Garden City of Canada, and to-day is recognized as among the leading Provincial Dailies, with a continually increasing subscription list and advertising patronage. The Job Printing department of the establishment is equipped for every description of book, job, and fine commercial printing.

JOURNAL PRINTING & PUBLISHING CO., Proprietors.



ESTATE GEORGE LLOYD,

PLUMBERS and STEAM FITTERS

No. 27 Queen Street.

Lloyd's Peerless "Instantaneous" Water Heater.

The temperature of water can be raised from 50° to 130° instantly, at the rate of one imperial gallon per minute.

Sufficient water for a bath can be heated at a cost of one and a half cents, with gas at $1.00 per one thousand cubic feet.

This Heater is at once simple and reliable in construction, and convenient and economical in use.

Write for descriptive matter.

Leading Mercantile Establishments.

McLAREN & CO., Limited,

DEPARTMENT

STORE.

Business success, like truth, lurks deep in the well, and it would seem that men nowadays find the hidden jewel by reverting, in a measure at least, to the economical methods of past days. The original department store was the general store of the country cross-roads where everything was sold, from scythe-blades to pink tarletan, and where many a liberal fortune was squarely made with benefit to the community at large as well as to the dealer.

As city rentals and taxes multiplied, some brainy merchant, seeking relief, rediscovered the secret of economy that underlies a general business. The smaller cities are finding it out in turn, and Messrs. McLaren & Co. are helping to demonstrate it with a business of more than twenty departments in this city of about eleven thousand people.

This store, with but one change of ownership, has been a prominent feature of St. Catharines for over half a century, but its expansion during the past four years—since the department system was adopted—has been so rapid as quite to eclipse all its previous records. The foundation of the business was laid in 1848, when Messrs R. and J. Woodruff opened a general store on part of the present site. One of the first handbills sent out by the Messrs. Woodruff hangs, carefully framed, in the private office of the present Company, and conveys an interesting reminder of pioneer days, from the fact that dye-woods were considered important enough to be mentioned as a distinct department of the stock. One hardly realizes till confronted with some such fragment of the past what great economic and industrial changes have taken place in the district within the lifetime of present residents.

The original business included liquors and groceries, but these were afterwards given up, and in 1865, when Mr. Robert McLaren came into partnership with Mr. Woodruff, the house was exclusively a dry goods store. It may be mentioned that since 1869 the policy of dealing directly with the manufacturer has been very strictly followed by the firm, and the buyer's half-yearly visit to Europe has never been intermitted during that period.

The firm of McLaren & Co., as constituted up to March of this year, was organized in 1883, its members being Messrs. Robert McLaren, Alex. McLaren and C. O. Borrowman, and it is worthy of note that none of these three gentlemen has been connected with the business for less than forty years. In 1896 the first steps were taken towards the present department store, and from that time new departments have been added in brisk succession. The buildings now include about half an acre of floor space with the following classes of goods on sale:

Dress goods, silks, velvets, linings.

Ribbons, laces, dress trimmings.

Whitewear and embroideries.
Custom tailoring for men, men's furnishings.
Household linens and cottons.
Hosiery, gloves, knit underwear.
Shoes and rubbers.
China, crockery, tin and agate ware.
Furniture and upholstering.
Carpets and housefurnishings.
Millinery, women's costumes, jackets, skirts and waists.
Fancy work and fancy work materials.
Stationery, candy, smallwares and notions.

Messrs. McLaren & Co. have lately been incorporated under the title of McLaren & Co., Limited, the original members of the firm being managing directors of the company. This step is but the prelude to larger expansion, in preparation for which the building has this spring been reconstructed and enlarged. By May 1st there will be open a commodious waiting room for ladies, with lavatories, reading matter, and every comfort and convenience. Here all lady visitors will be heartily welcome to rest, remove the dust of travel, read the magazines, write letters and meet their friends.

With regard to their shopping, visitors cannot do better than observe the following rule : In buying goods of United States production, purchase in the U. S., but buy European, as well as Canadian goods, on this side of the line. Examine the tariff books of the two countries, and a few minutes' comparison will make this point clear, while a very little shopping will make it convincing. On all imported merchandise the American merchant pays more duty than the Canadian, and in many cases twice as much. Every woman used to wearing the dainty gownstuffs that Paris sends out to the world, or sturdy British suitings, will find it economy to buy these goods under the Canadian tariff, and the same is equally true of French kid gloves, Irish linens, Swiss-knit underwear, Swiss embroideries, wool hosiery, and Asiatic silks of all kinds.

Being large direct importers and buyers at first hand both from domestic and foreign manufacturers, Messrs. McLaren & Co., Limited, can lay claim to all the advantages that department stores in the large cities possess, with the additional advantage of smaller running expenses. They are fair dealers. See them when in the city. The store is in the business centre, at the corner of St. Paul and William Streets.

INKSATER BROTHERS,

27 St. Paul Street.

One of the most remarkable instances of the rapidity with which a business may come to the front rank, and become one of the largest distributors of dry goods, millinery, carpets and housefurnishings in the Niagara District is furnished by the progressive and enterprising firm of Inksater Brothers, at 27 St. Paul Street. This up-to-date business, now so well and favorably known, was established a little over two years ago. The great measure of success attained is no doubt due to the fact that both members of the firm are practical men, who give the closest personal attention to their customers, and to the demands of their ever increasing business. They buy and sell for spot cash. Their stock, which has been selected with great care in the best markets of the world, can not be surpassed in point of excellence and quality.

One of the most popular departments of this business is the Dress Goods department, which is always to the front with the very latest productions from the looms of British, French, German and Canadian manufacturers. Owing to the great popularity of this department, the firm have recently opened parlors on the second floor for dressmaking, under very able management. All work entrusted to them is turned out in first-class style. The entire organization of their business is most creditable to the partners.

GEO. B. DARKER,

DRY GOODS, &c.

At No. 45 St. Paul street is the Dry Goods store of Geo. B. Darker. Here you will find the latest and most fashionable goods in the market. Customers can depend upon securing up-to-date styles in each and every line of goods handled. Mr. Darker buys for cash, and consequently is enabled to give purchasers the closest bargains. In this store are to be found Staple and Fancy Dry Goods, Dress Goods, Silks, Velvets, Dress Trimmings, Ribbons, Laces, Embroideries, Corsets, Gloves, Hosiery, Underwear, Fancy Goods. A large stock of staples, prints, ginghams, table linens, towels and towellings, household cottons, sheetings and pillow cottons, lace curtains, blankets, and woollen goods of all kinds.

The lines of these goods are extensive and in great variety, enabling Mr. Darker to suit the most particular visitors to his store. His constant aim is, to be first in securing new goods and new styles, to study to please and to use untiring efforts to suit his customers.



RESIDENCE OF MRS. L. A. TAYLOR.



McLAREN & CO. DEPARTMENT STORE.



St. Catharines Golf Links



Inksater Bros.' Store.



I. O. O. F. Hall.

COY BROTHERS,

HARDWARE

MERCHANTS.

The firm of Coy Brothers is composed of Messrs. Frank E. Coy and Fred A. Southcott and the estate of George B. Coy. The business was established in 1855 by Francis Coy, father of Frank E. Coy. The present firm was formed in 1875. They do a wholesale and retail business. In extent of transactions they lead all competitors in the Niagara Peninsula. They carry a stock that would be a revelation to anyone going through the whole establishment. There are 13,500 square feet of floor space in the three stories and basement of the main building and warerooms in rear. The whole area is packed with goods, with no vacant spaces. Everything known to the hardware trade is to be found here in great variety.

In the basement are painters' supplies, fire brick, fire clay and cement. On the first floor is to be found the immense stock of shelf and heavy hardware. The large number of salesmen to be seen here gives an idea of the great volume of business done by this firm. On the second floor are full lines of carriage supplies and hardware, plumbers' supplies and tools, and glass. The third floor is stored with belting, wire goods, felt supplies, screen doors, and Dodge's popular split pulleys.

Energy, enterprise, business knowledge and integrity, and capital, are the key to the success of Coy Brothers.

HARRY SOUTHCOTT,

DRUGGIST.

97 St. Paul Street

This bright and attractive store was opened by the present owner on Nov. 3, 1888, and though competition in the drug business is especially keen in St. Catharines, its growth has been steady and gratifying from the outset. It is noticeable in all branches of business life that a definite clear-cut policy goes a long way towards winning success, and Mr. Southcott's motto, "best is cheapest," has doubtless much to do with the desirable character of his trade. Though popular prices are well represented in the stock, customers in search of an exclusively high-class article have found that Mr. Southcott is pretty sure to have it, and this is the sort of business that makes friends and reputation.

While doing an all-round trade in drugs and chemicals, the head of this store pays special attention to certain important departments. He makes it a point to supply physicians' wants of all kinds, carrying a full supply of pharmaceuticals from the leading makers, and also complete lines of plasters, absorbent gauzes, bandages, drainage tubing, silk and catgut ligatures, hypodermic syringes, and whatever the surgeon or physician may require in ordinary practice.

Mr. Southcott makes on the premises a line of elixirs, syrups and fluid extracts of tested and established excellence, and his own proprietary medicines are well known and highly valued throughout the district.

BRADLEY & SON,

GROCERS,

No. 17 St. Paul St.

Business Motto : BUY THE BEST.

When you buy groceries, insist on having the best. Impure and adulterated foods are dangerous. Really good, fresh, pure groceries cost no more than the other kind, if you make this your grocery store. Here are some samples of the very best for little money :

Special Blend Coffee, per pound, 25c.

Bradley's Special Baking Powder, per 1 pound tin, 15c.

Japan Tea, extra quality, per pound, 50c.

In fact this firm carry a full range of goods that go to make up a first-class grocery. Telephone 232.

MOORE & PAXMAN,

GROCERS,

St. Paul Street.

This enterprising firm, in the space of six years, have established a thriving business. Their stock of groceries is large and well selected, and the goods are fresh and new. They carry staple and fancy family supplies in that line, in which are the finest blends of teas and coffees, sugars, syrups, canned goods, fruits in their season, confectionery, nuts, grapes, raisins, figs, etc. They also keep vegetables of all kinds, poultry, pickled and smoked fish, eggs, pork and other provisions.

Their uniform and untiring courtesy to customers, a disposition to oblige, and low prices, have made them hosts of friends. Fair and honest dealing are characteristics of both members of the firm, which are admitted by all who do business with Moore & Paxman.

NEELON & SUTTON,

WHOLESALE

WINE STORE.

The commodious store and wine cellar of Sutton & Neelon are at 104-106 St. Paul St.

This firm deals wholesale in wines, liquors, brandies, whiskeys and choice ales. The finest French Spanish, Portuguese, German and Hungarian Wines, and the Celebrated Canadian Club, Seagram's, Goderham and Worts', Wiser's, Corby's, likewise Scotch and Irish whiskeys, are always on hand, of a quality and age to satisfy the epicure.

Taylor & Bate's Ales and other ales and porters are always on hand.

This firm's great success in business is the result of prompt attention to orders, good stock and reasonable prices. Their trade extends all over the Niagara Peninsula.

W. G. MAYBEE,

OPTICIAN AND

JEWELLER.

When the scientific fitting of glasses was almost entirely confined to oculists, before there was an optical college established in Canada, Mr. Maybee, seeing there was a bright future for this profession, took his first course as a practical optician at the celebrated Detroit Optical Institute. Subsequently he pursued his studies further under experienced teachers. He entered business for himself in 1896, and

has ever since given special attention to this department. He enjoys the confidence of the medical profession and the public. Leading oculists of other cities entrust him with prescriptions to fill. He has the largest stock of spectacles, reading glasses and opera glasses in the Niagara District, also a large stock of diamonds, silverware, jewelry and new souvenir goods well deserving inspection.

He adopts the "cash and one price" system. Repairing is done in a skilful, workmanlike manner. "Best qualities and lowest prices" is his motto.

W. W. TYRRILL,

Jeweller and Optician, Issuer of Marriage Licenses.

This House has the largest watch trade in the Niagara Peninsula. The repairing branches of this business are under the charge of a skilled workman, and all repairs receive prompt and careful attention. The stock of solid gold goods is exceptionally large and well assorted, including all the newest designs in pearl goods.

The optical department is in charge of a first-class optician. Each and every case receives his most careful attention. Parties can rest assured that glasses will be only prescribed when they will be really useful. Souvenirs constitute a most important, exceptionally large, and well assorted line. No one thinking of a souvenir should forget to examine this stock. Spoons, stick pins, hat pins, brooches, links, belt buckles, in all the finest finish enamels.

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No. 56 St. Paul St.

Household Necessities.

There are many things which you may not know the value of until you have them in your home.

Look over the following list and decide what you require most: Parlor Suits, Bedroom Suits, Dining-room Suits, Couches, Writing Desks, Baby Cabs, Go Carts, Refrigerators, Washing Machines, Wringers.

ALLAN'S FURNITURE

Established 1861. is always up-to-date.

IF

Experience carries with it any guarantee of protection, then you get it here. There are but few in any line of business—none in ours—that were here when the first customer thumbed the latch and entered our store.

IF

You come and look us over you will find that the guarantee and protection do not cost you anything. All goods are marked in plain figures.

Warerooms 94 and 96 St. Paul Street. ALLAN BROTHERS.

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ICE DEALER.

The theory that water is rendered pure and wholesome by freezing is exploded. Scientists have proved that the germs of many microbes, if pre-existing in the water, maintain their vitality in the ice formed from it and when such ice is melted, are ready for their dangerous work in the unsuspecting consumer of the infected ice water, and of meat, fish, milk and vegetables which are brought in contact with such ice before consumption. The only safe ice is formed from water that is pure and free from microbe germs.

S. S. Radcliffe supplies perfectly pure ice and none other to his customers. His ice is endorsed by the leading physicians. There is none better than ice from North Shore Lake Erie water.

GILMORE & SONS,

BICYCLES,

No. 98 St. Paul St.
Telephone 206.

Are the oldest established Bicycle House in the City. The firm are the local agents for the celebrated E. Z. and the McBurney-Beatty Bicycles, manufactured by the new Co-Operative Cycle and Motor Co., St. Catharines, also Cleveland Bicycles, White Sewing Machines and Edison Phonographs.

The firm have a first-class repair shop and employ only skilled mechanics, build wheels to order, and do all kinds of Bicycle Repairing at lowest prices.

A complete stock of Bicycle supplies is constantly on hand.

INSURANCE,

REAL ESTATE,

Henry O'Loughlin, Insurance and Real Estate Broker, No. 35 King Street, represents old and wealthy Insurance Companies, for which he transacts a large business.

Mr. O'Loughlin likewise deals extensively in real estate, and has a large number of desirable city and farm properties for sale.

He makes a specialty of transactions in Fruit Farms and exchanges farm for city property. His real estate negotiations have been conducted with such skill and ability as to earn for him a high reputation as a Real Estate Broker.

JOHN GWINNER,

Merchant Tailor and Gents' Furnisher

61 St. Paul Street.

This high standard Tailoring and Gentlemen's Furnishing Establishment was founded in 1864 by Mr. John Gwinner, father of the present proprietors, A. P. and F. P. Gwinner. Its career has been one of uninterrupted prosperity which affords conclusive evidence of uniform maintenance of the original high standard. The present proprietors succeeded to this business on the demise of their father in 1898, and by their thorough practical skill and experience, also their strict integrity and honorable dealings, maintain the high character of this House. This establishment comprises all the standard makes of foreign and domestic goods, always suitable for dress suits, business suits, and heavy or light overcoats.

Only the best trimmings are used and the most skillful assistants employed. First-class workmanship in all respects is guaranteed.

DEVANEY & SON,

Office: No. 4 Queen St.

Established 1872.

Are reliable dealers in all kinds of Anthracite and Bituminous Coal.

This firm uniformly study to satisfy the wants of their patrons, and guarantee satisfaction as well as prompt attention to orders.

They are always prepared to quote lowest prices on carload lots of coal of all grades, on application.

All deliveries of coal to customers are guaranteed to be in quality and quantity accurately as represented.

Office Telephone 170.

CHINA HALL. For goods in great variety, at once nice, dainty and cheap, souvenirs for all occasions and purposes, in fancy plates, cups and saucers, mugs, and all kinds of fancy China, Glassware and Bric-a-brac.

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Show room on second floor.

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Their Plumbing and Heating Department, as usual in past years, receives the firm's personal care and attention.

They are sole agents for the celebrated Souvenir line of Stoves and Ranges.

ECCLESTONE & NEELON,

Men's Furnishings, Hats, Caps and Furs.

39 St. Paul St.

House in the Niagara District.

This firm commenced business six years ago. They have always been watchful and alive to the wants of their customers. By energy, thrift and enterprise, combined with uniformly fair dealing, they have won the confidence of the people. To-day they enjoy the reputation of being the best known Men's Furnishing Buying as they do for cash from the best mar-

kets, Messrs. Ecclestone & Neelon are enabled to place before their customers the very best values in stylish and fashionable neckwear, shirts, underwear, etc. In their Hat Department are to be found the latest shapes in English, American, and Canadian manufacture. They are sole local agents for Christy's famous English Hats. They do a large fur trade and make a specialty of Ladies' stylish Furs.

THE WHITE HOUSE,

Clothing, Hats, Caps, and Gents' Furnishings,

No. 22 St. Paul St.

Established sixty years ago as a Clothing Business.

Among the most extensive and popular establishments dealing in readymade clothing, hats, caps, and gentlemen's furnishings, is the White House. The store, with its fine show windows and well-fitted interior, has an attractive and striking appearance, and displays the garments and other goods to excellent advantage.

The stock of Ready-made Clothing is ample and includes all grades. All goods are cut and manufactured by experienced hands, are of the best quality and style in their various lines, and the management guarantees perfect satisfaction in workmanship, quality and fit.

In the Men's Clothing department, the management offers suits and overcoats which are the best value for the prices to be purchased in Canada.

The Boys' and Children's department is of remarkable strength and high quality at low prices.

No one who visits The White House departs dissatisfied. It is known from Halifax to Vancouver as Canada's greatest Bargain House.

MURPHY & SCOTT,

Ship Chandlers, Grocers, &c.

PORT DALHOUSIE,

This enterprising firm carry on a large and thriving business as ship chandlers, general dealers in Groceries, Provisions, Ship's Stores, Crockery, Glassware, Hardware, Fresh, Salt and Smoked Meats. They are also

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Best and latest in trimmings, flowers, wings, frills, novelties, ornaments, embroideries and laces.

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The fullest authority of fashions, the widest scope for selection.

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A large variety of all the latest and best imported English, French and German costume cloths, linings and dress fabrics.

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BLACK AND COLORED SILKS—
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Made from best selected skins, guaranteed qualities, blacks and colors.

FANCY SHIRT WAISTS.
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We have made fur garments for nearly forty years and we guarantee every garment we make. Our reputation for honest furs at honest prices is known by the best people on this continent. If we haven't in stock your exact ideal, make your selection of skins and a satisfactory garment will be made.

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There are numerous common ailments to which most homes are liable and to provide for a quick and reliable means of cure, we have prepared one by one a line of valuable remedies, (each for some specific purpose). Our line of "our own" products numbers over thirty, every article guaranteed to give absolute satisfaction or money returned immediately.

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We buy for cash, we employ no agents, and save you from $50 to $75 on every piano, $25 on every Organ, and $10 on a Sewing Machine. See our new style, large size and handsome upright pianos, with harp attachment, for only $250, positively the best value ever offered.

We sell reliable goods only, such as the Genuine Heintzman & Co., and Dominion Pianos and Organs, New Raymond and other Sewing Machines.

We have second hand Pianos, $50 and up, Organs, $20 up, all in good order. We guarantee satisfaction in all cases. Our motto: "Goods the best, prices right." W. H. Eckhardt, Star Music Store.

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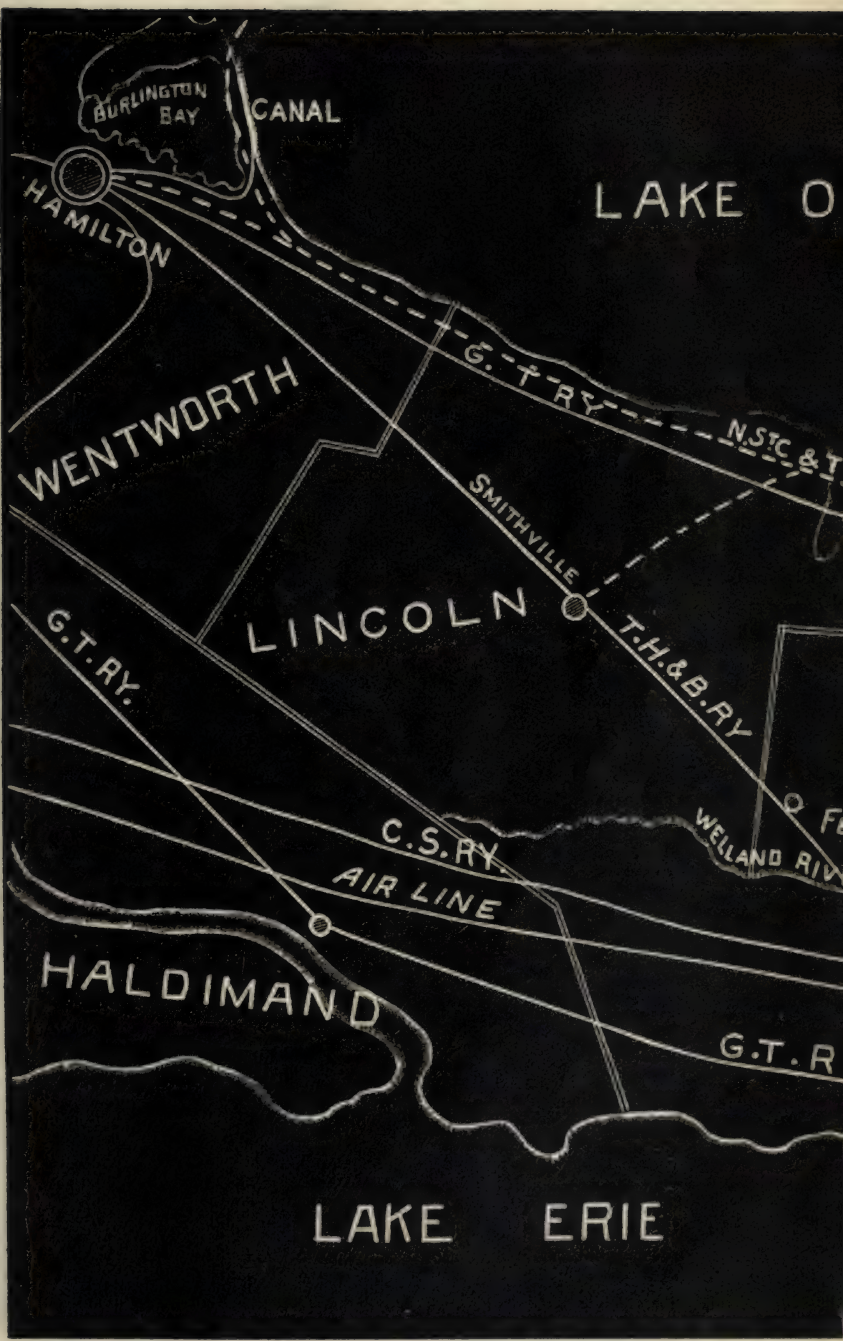
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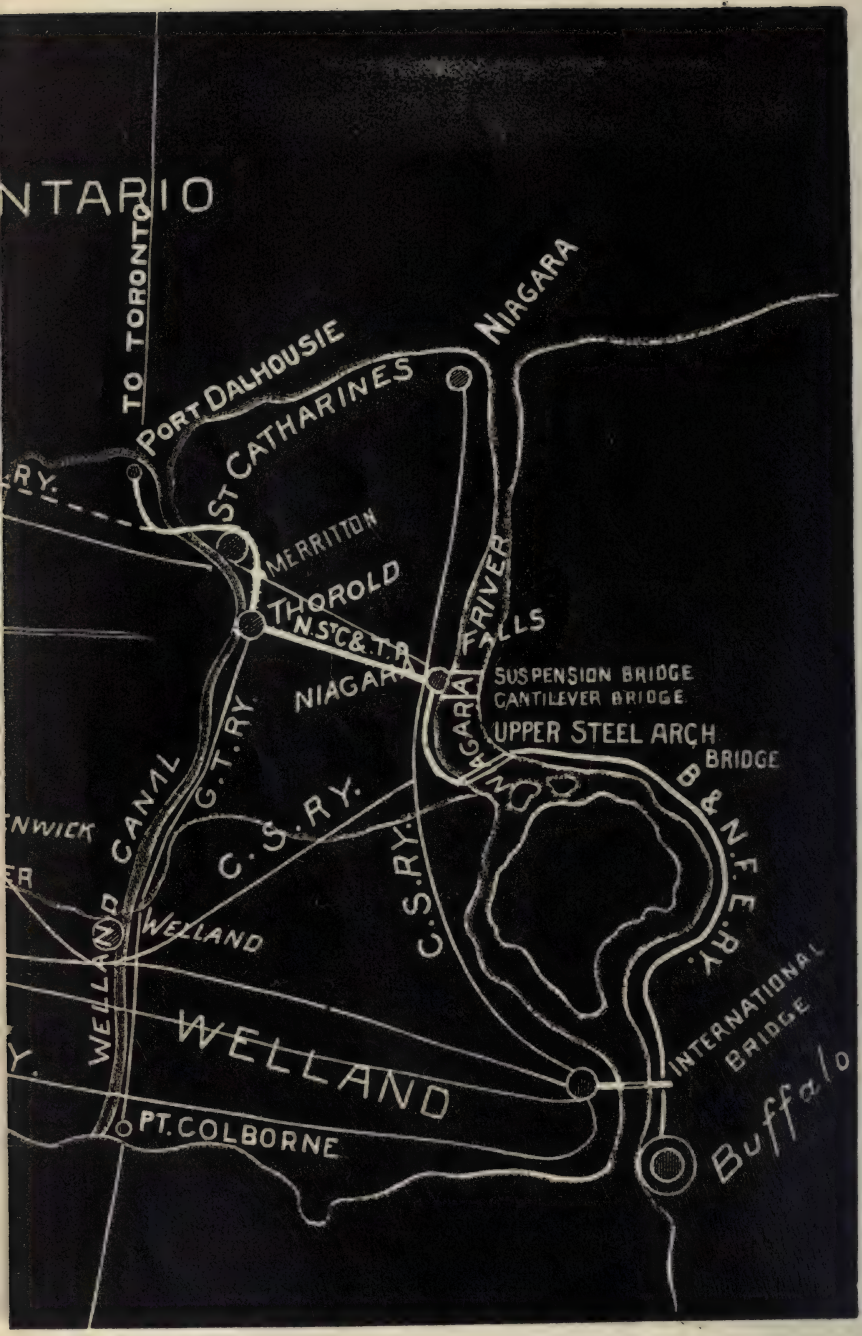
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NIAGARA
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A thousand miles a minute. Conversation occupies the following time.

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70 " 1-2 minute.
150 " 1 minute.
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Carnations funeral designs and all kinds of bedding plants.
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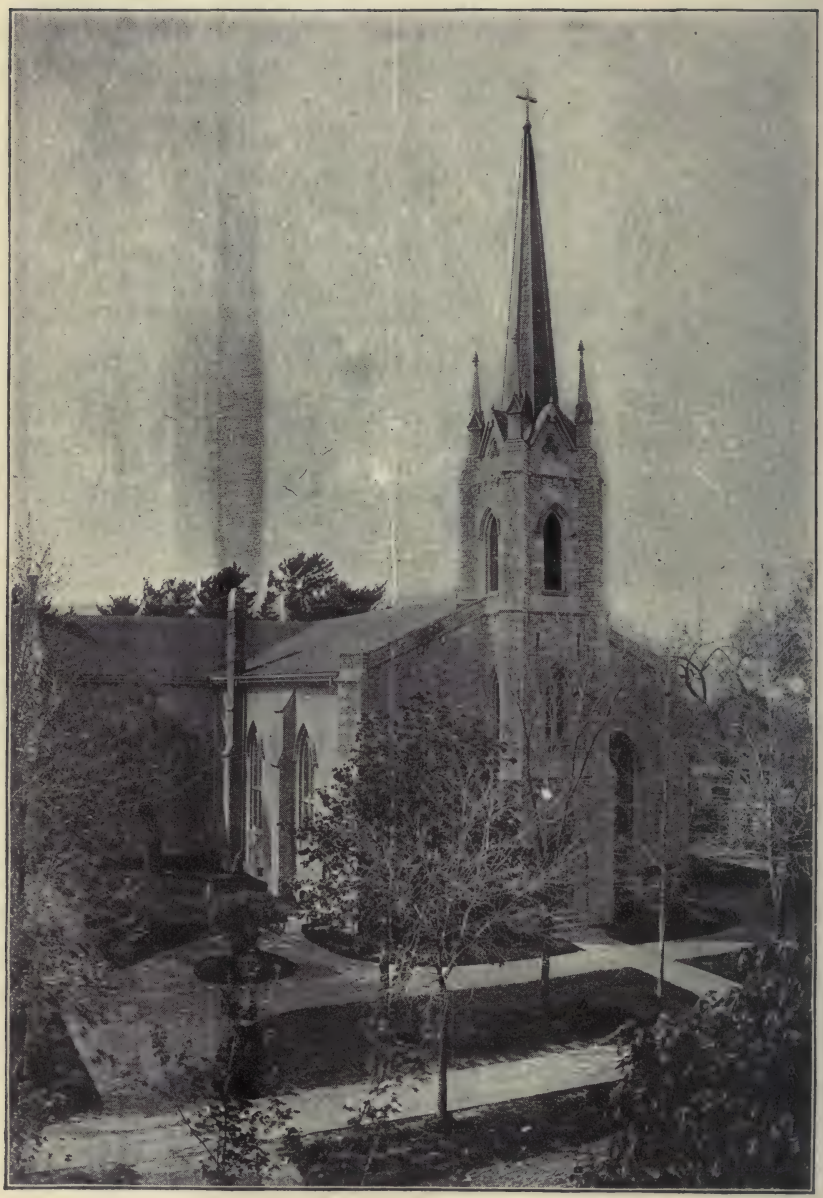
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The Churches.

St. Catharines is well supplied with Churches, the number being no less than eighteen.

There are four Anglican, St. George, St. Thomas, St. Barnabas, and Christ Church. Two Roman Catholic, three Methodist, three Presbyterian, two Baptist, one Congregational, one Disciples of Christ, and two churches of colored people, Methodist and Baptist respectively. There is also a Salvation Army Headquarters.

Several of the Churches are of large size and fine architectural design. They all are in a prosperous condition.

ST. GEORGE'S CHURCH.

The oldest Church in this city, and one of the few really old and historic Churches of the Anglican communion in Canada, is St. George's Church, St. Catharines. In 1829 a Rectory was secured, and in 1835 St. Catharines or Grantham was constituted a Crown Rectory by Royal Letters Patent. Rev. James Clarke, formerly of the Diocese of Armagh, Ireland, was the first rector under the new conditions. The original church was founded in 1796, being located upon Yates Street, but after it was burnt the site was transferred to Church Street, where the present building stands. In 1835 the foundation stone was laid with Masonic honors, but it was not finished until 1840, the services in the meantime having been held in the old Grantham Academy. On the second Sunday in July 1840, and the second after opening his new church, Rev. Mr. Clarke was accidentally killed on his way to hold service in Port Dalhousie. The Bishop of Toronto shortly afterwards appointed Rev. Dr. Atkinson as his successor, who held the rectorship with great acceptance for nearly 24 years. On his death in 1864 Rev. Henry Holland was appointed to succeed him. Rev. E. M. Bland, on the death of Mr. Holland in 1888, became Rector, but he only held the rectorship for a little over a year, when the present rector accepted the position.

In 1887, the Jubilee year of Her late Majesty Queen Victoria, the Church was equipped with an excellent chime of bells.

During the past year the church was greatly improved by replacing the old antiquated pews with comfortable modern seats, the gift of Mrs. James Taylor, and cutting off the unused transepts. St. George's Church is now one of the finest in the Diocese, with commodious chapel, Sunday-school rooms and other necessary equipment of a modern congregation. In 1892 the present rector published a valuable history of the church. There is no church in the Diocese where the services are held more punctually or with greater regularity. During the present rectorship large sums have been expended on the building. So popular have been the changes that all the seats were promptly taken and an

additional number added, which were also paid for by Mrs. Taylor.

The following hold office at the time of the publication of this report:

Right Rev. Dr. DuMoulin.....Lord Bishop of Niagara.
Rev. Rural Dean Ker.....Rector of St. Catharines.
Mr. Johnson Clench, Mr. Geo C. Carlisle, ...Church Wardens.
Miss Bessie Clark.....Organist.
Mr. Henry Yale.....Choir Master.
Mr. J. H. Ingersoll, Mr. C. B. Hare .....Delegates to Synod.
Mr. G. Waud.....Sunday School Superintendent.

On another page are portraits of the five Rectors of the Church.

ST. THOMAS' CHURCH.

The beautiful Anglican Church, known as St. Thomas, grew from the Parish of Christ Church, comprising the south western part of St. Catharines, which was set apart from the Parish of St. Catharines in 1872. Christ Church with Rev. William Shortt as Rector was opened by the Bishop of Toronto in 1873. Christ Church prospered.

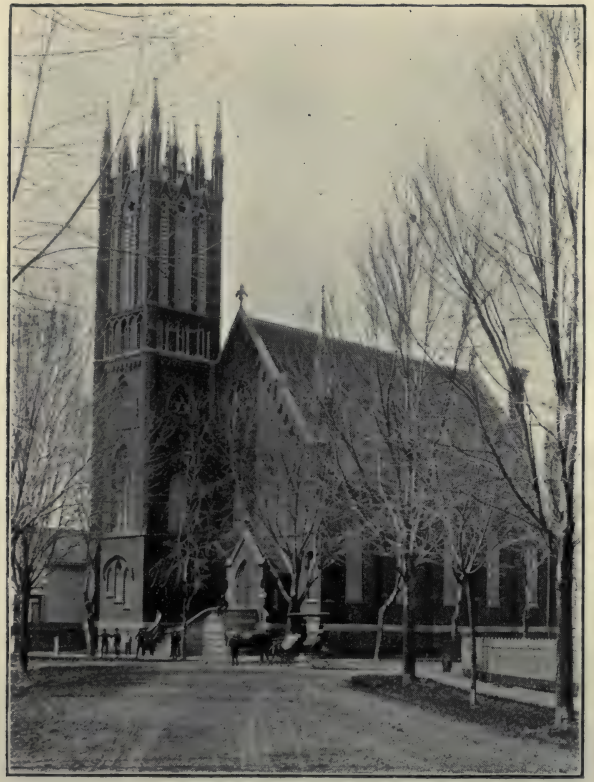
Rev. William Brookman assumed charge of the Parish as Rector in 1876.

One year later, on account of its rapid growth, the congregation undertook the erection of the beautiful and commodious St. Thomas Church, on Ontario Street opposite Church Street, one of the most commanding church sites in St. Catharines. The foundation stone was laid September Twelfth, 1877. It was on this occasion that Dr. Theo. Mack, a leading parishioner, uttered these words: "We enter upon our task in the hope that we shall ere long bring to a satisfactory completion a church wherein we and our descendants may pray in the beautiful and scriptural language of our Liturgy and worship in spirit and in truth in accordance with the principles of the glorious Reformation, and the tenets sanctified by the martyrdom of our bishops."

St. Thomas Church was formally opened November Nineteenth, 1879. The cost of this Church was $25,000.

Following the Rev. Mr. Brookman, Rev. Oliver F. Booth became Rector in 1880, and after him in 1886 Rev. W. J. Armitage assumed the rectorship. Rev. Mr. Armitage resigned in September 1897, and the present Rector, Rev. N. I. Perry, M. A., came into control in November following.

The parish statistics are a record of growth in every part, especially in the Sunday-School of which the membership, 547, is the largest in the Niagara Peninsula. Various auxiliary organizations have been formed from time to time among the zealous members of the Church congregation, who have materially assisted the rector in the performance of the several branches of church work. Much of the present church decoration is due to the active efforts of several of the auxiliary church organizations. The present church wardens are Dr. W. H. Merritt and Mr. S. McLean.



WELLAND AVE. METHODIST CHURCH.



ST. THOMAS' CHURCH.



RESIDENCE OF T. WEBB



KNOX PRESBYTERIAN CHURCH.



RESIDENCE OF J. A. MCSLOY.



RESIDENCE OF W. COOKE.

The church edifice is a splendid architectural success. The style is Norman, distinguished by massive towers and semicircular arches. From every point of view, distant and near, this church receives admiring attention.

ST. BARNABAS CHURCH.

St. Barnabas was begun as a mission twenty-seven years ago by Rev. Henry Holland at that time rector of St. Catharines. The work grew apace and a small frame church was built on John Street. A united and growing congregation worshipped here.

St. Barnabas was erected into a parish in 1879 with Rev. Alexander W. Macnab as the first rector. During his incumbency the church was removed to its present site on Queenston Street. He was succeeded in 1891 by Rev. Charles Herbert Shutt, and the present church edifice was erected during his incumbency. The present rector Rev. Maurice W. Britton was inducted by the Lord Bishop of Niagara, on St. Andrew's day, thirteenth of November, 1896. The congregation have made heavy sacrifices in order to build and maintain their beautiful church. Their zeal and devotion are worthy of commendation. The services are fully choral. The singing is led by a male surpliced choir supplemented by female voices. The present Church Wardens are Messrs. William Canute and Pierson Cook. Church work is carried on by a flourishing Sunday School of which Mr. Harry A. Gunn is librarian and Mr. Murray Overholt is secretary-treasurer ; the St. Barnabas Young Peoples Society, also by the Woman's Auxiliary, Mrs. E Lancaster, President.

ROMAN CATHOLIC CHURCH.

The Roman Catholic population of St. Catharines is about two thousand. The ecclesiastical property is very valuable and consists of an elegant stone church on Church street, a convent for the Sisters of St. Joseph, a residence for the pastor, three schools, one of which cost $17,000. The Rector of St. Catharines church is Very Rev. Dean Harris, D.D., L.L.D., who has had charge of this parish for seventeen years. During his incumbency there have been expended over sixty thousand dollars in buildings and improvements, making the parish of St. Catharines one of the best equipped in Ontario. The Curate assisting the Dean is Rev. J. Minnahan.

There are thirteen Sisters of St. Joseph engaged in teaching.

St. Mary's Parish, in the western part of the City, is cared for by Rev. L. A. H. Allain, Pastor. Near the church building are the priest's residence and a school, both fine brick structures.

WELLAND AVENUE METHODIST CHURCH

This church was organized as a separate congregation in connection with St. Paul Street Church in the year 1870. Revs. James Brock and George H. Bridgman, M.A., being the pastors. The frame church on Henry street, now used as the Sunday School

Hall, was erected during the following year. Welland Avenue Church was set apart from St. Paul St. Church in the year 1876, and during that year the present very handsome and commodious church was erected, on the corner of Welland Avenue and Henry streets, at a cost of about $20,000, with a seating capacity for 700 persons, the Rev. Thos. Colling, B.A., being the pastor, and S. R. Badgeley the architect. The church was dedicated in 1877 by the late Rev. James Gray, President of the Conference.

The church at the present time has a membership of 403, a very large and prosperous Sunday School, strong and efficient Senior and Junior Epworth Leagues, an active Ladies' Aid Society, an Auxiliary of the Women's Foreign Missionary Society, and an excellent Choir.

The church has been well supplied with able and devoted ministers since its organization. The following have been its pastors : Revs. Thos. Colling, B.A., John Ridley, J. W. Holmes, Lewis W. Crews, B.A,, Vernon H. Emory, James Van Wyck, B.A., Geo. A. Mitchell, B.A., Geo. W. Kerby, B.A., John Philp, D.D. The present pastor is Rev. William Smythe.

BAPTIST CHURCH, QUEEN STREET.

Rev. J. E. Trotter, Pastor. The real history of the Queen Street Baptist Church begins far back of its organization. The record begins with what was then named "The Grantham Baptist Church," organized at Ten-mile Creek schoolhouse, Grantham, in 1833, which was an offshoot of the "Clinton Baptist Church," Beamsville. The members were twenty-two in number, some of whose descendants are still in the church.

In 1842, under the leadership of Dr. Geo. Wilson, the church was removed from Grantham to St. Catharines, with change of name, and a small wooden structure was erected on the present site.

During the pastorate of Rev. J. E. Ryerson, the increasing congregation necessitated the erection of a larger building, and in 1852 an edifice of stone was erected. About eight years ago, during the pastorate of Rev. Jesse Gibson, the building was nearly destroyed by fire, nothing but the walls remaining. With commendable zeal pastor and people set themselves to restore their house of worship, generous help being given by the citizens and others, and the present edifice is the result of their united efforts. At the same time a parsonage was built, which stands in close proximity to the church.

Many noble men have served the church as pastors. Following is the list : Revs. David Currie, J. E. Allison, George Wilson, D.D., A. Cleghorn, Wm. Hewson, J. E. Ryerson, G. M. W. Carey, D.D., Charles Walker, J. W. Thorne, C. Perren, D.D., J. W. A. Stewart, B.A., W. H. Potter, M.A., A. Murdoch, L.L.D., and Jesse Gibson. The present pastor, J. E. Trotter, entered upon his work in 1896. The church adopts the system of free sittings. The present membership is about three hundred.

FIRST PRESBYTERIAN CHURCH.

The First Presbyterian Church, St. Catharines, was constituted by Rev. A. K. Buell, from the Presbytery of Cayuga, in the State of New York, in 1831, with a Communion Roll of eleven persons, all of whom have passed away. The first Minister was Rev. A. K. Buell, and the first Elders were Messrs. Oliver Phelps and James Black.

In 1832 the Church and Society resolved to erect a "house for the worship of God." This building was where the Riordan Block now stands. In 1833 a more permanent building was begun, and in 1834 it was finished and dedicated. In 1835 Mr. Buell resigned the charge. Rev. R. H. Close succeeded Mr. Buell. He was installed by the Niagara Presbytery of Upper Canada in 1837, and continued in charge until June, 1839. Rev. J. W. Baynes was the next pastor, who entered upon his labors Dec. 1st, 1840. During his pastorate a steeple was erected and a bell hung. He retired from the church in May 1848. Rev. David Barr was the next pastor. His ministry was brief. At this time the congregation changed its ecclesiastical connection, and united with the Presbytery of Buffalo, December 26th, 1849. In 1850 Rev. Joshua Cook began a pastorate which lasted a little more than four years, terminating in 1854. Following him in succession as pastors were Rev. Robert Robinson, Rev. Herman C. Riggs, and Rev. R. Norton, who entered upon his duties in 1860. His pastorate exceeded in length that of any of his predecessors, and was attended with a good measure of success. During his pastorate the manse was built and also the Sunday School building. He resigned in 1874.

The congregation then sought admission into the Presbyterian Church in Canada, and was admitted to the care of the Presbytery of Hamilton the same year. In 1875 Rev. George Bruce was inducted into the Charge by the Presbytery of Hamilton, and served the church faithfully until November, 1883, when he removed to St. John, N.B. The present church edifice was erected on the site of the old brick church during the year 1877, and was dedicated the year following. In 1883 the present pastor, Rev. J. H. Ratcliffe, was inducted. Splendid work has since been done ; the church debt has been nearly extinguished, the church renovated and beautified, and a fine organ added to the equipment. The congregation has a valuable property and is doing well. The present Elders are Messrs. G. W. Hodgetts, A. S. St. John, W. Manson and W. W. Tyrrill.

KNOX CHURCH.

Rev. George H. Smith, M.A., D.D., Ph.D., pastor, is one of the leading Presbyterian Churches in the Niagara Peninsula. A congregation was organized in Grantham Academy, in 1841, in connection with the United Secession Church of Scotland. The first church was built on Centre St., in 1844, and the present building erected in 1859 and enlarged in 1874, Instrumental music was introduced in 1871. At the time of the union in 1875 the name was changed to Knox Church. The present organ was built in 1889, at a cost of nearly $3,000. A manse costing $4,600 was purchased in 1892. In 1900, after extensive alterations,

the church was re-opened, Dec. 9th. The church property, including organ and memorial windows, is valued at $17,000. The seating capacity is 600 ; besides a commodious lecture room, class rooms and other offices, giving a splendid equipment for modern church work.

The last annual report states that there are six elders, twelve members of the Board of Managers, 312 members on the roll, 157 families under pastoral oversight, 200 scholars in the Sunday school, with thirty officers and teachers, a Young People's Society of 118, a Missionary Society, a W. F. M. Auxiliary, Ladies' Aid and Boys' Brigade. Over $1,000 was contributed to missionary and benevolent purposes, and the total revenue was $5,684.

ST. PAUL ST. METHODIST CHURCH.

When St. Catharines comprised only a dozen houses, the founders of this church held meetings from house to house. In 1823 Jonathan H. Clendennan deeded to Lyman Parsons, Philip Shaver, Hiram Swazie, Rufus Wright and Gershom Wright, a tract of land upon which they were "to build or erect a house or place of worship." This is the site of the present church. About 1824 a small frame building was erected. This was enlarged and improved in 1846. The present church was begun in 1861, and completed to the point of the roof in 1863. The building committee consisted of Messrs. Richard Collier, Moses Cook, Henry Brownlee, Samuel S. Junkin and William Pay. In the year 1870 the spire was added at a cost of $2,500. January 10th, 1876, the interior of the church was destroyed by fire. To restore it cost about $10,000. A new school room was built in 1890, at a cost of $5,329.

This church has a Sabbath School enrollment of over 400, under the guidance of Edmund Stapleford, Superintendent, and J. A. Wiley, Secretary. The seating capacity is about 1,200. The musical portion of the church service is led by an efficient choir under the leadership of Miss Teresa Vanderburgh, who is also organist. This church is thoroughly equipped in every department and is entirely free from debt. The Pastor is Rev. A. L. Gee, M.A., Ph.D. The Recording Steward is William J. Robertson, L.L.B. The Secretary-Treasurer of the Board of Trustees is Mr. George Burch. E. A. Adams is President of the Epworth League, a church organization.

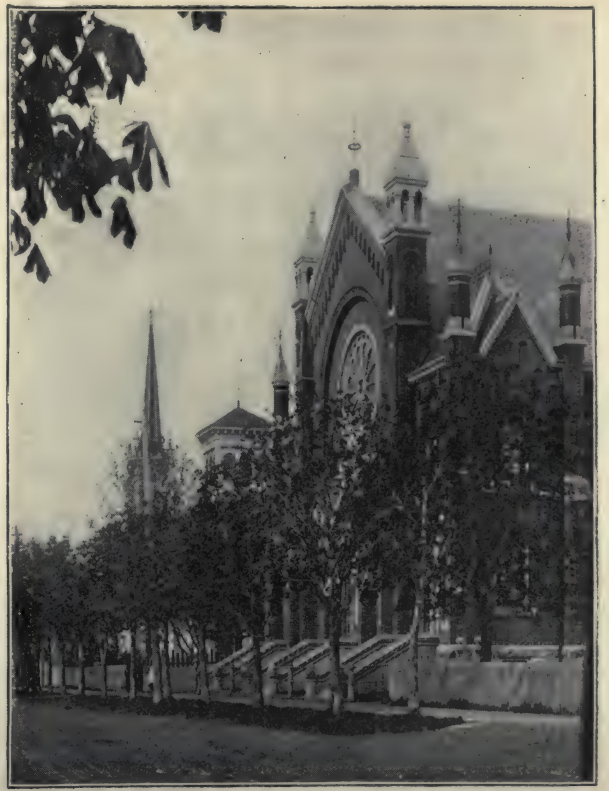
This church is the parent of two others in St. Catharines, which are flourishing and independent, viz., the Welland Avenue Methodist Church, and the Niagara Street Methodist Church.

OTHER CHURCHES.

Other churches are : Lyman Street Baptist Church, Rev. R. Garside, pastor ; Haynes Ave. Presbyterian Church, Rev. J. L. Murray, Pastor ; Niagara Street Methodist Church, Rev. A. C. Eddy, Pastor.



St. Paul St. Methodist Church.



First Presbyterian Church.



STORE G. B. DARKER, ST. PAUL STREET.



RESIDENCE OF J. A. MARQUIS.



LOG HOUSE—1801.

Order of Canadian Home Circles,

ST. CATHARINES CIRCLE No. 63.

OFFICERS:

Past Leader, Bro. John Lewin.
Leader, Bro. John G. Cumming.
Vice-Leader, Bro. T. P. Blain.
Secretary, Bro. Wm. H. Bauman.
Treasurer, Sister Jennie Cumming.
Fin.-Secretary, Bro. W. G. Maybee.
Chaplain, Bro. W. McGibbon.
Marshal, Bro. David Walker.
Warden, Sister Olive Cumming.
Guard, Bro. E. W. Smith.
Sentinel, Bro. Boyle Jagoe.
Auditor, Bro. M. Y. Keating.
Organist, Sister Olive Cumming.

Trustees—Bros. M. Y. Keating, W. McGibbon, T. Dudley. Representative to Supreme Circle, Bro. T. P. Blain; Supreme Trustee, Bro. John G. Cumming.

The membership of St. Catharines Circle is three hundred and forty ladies and gentlemen in good standing. The Order have paid to beneficiaries of deceased members in this city and neighborhood, two hundred thousand dollars ($200,000). The strength and thorough business methods of this fraternal organization, are noteworthy, and are calculated to inspire confidence in the minds of parties contemplating life insurance on the Assessment plan. The Circle meet at Banner Hall, St. Paul St., the second and fourth Tuesdays each month.

W. W. GREENWOOD,

DRUGGIST.

When visiting St. Catharines, do not neglect to call at W. W. Greenwood's Drug Store, St. Paul street, established 1868. This is the finest Drug Store in the City, has dispensed over one hundred and sixty thousand prescriptions, and enjoys the confidence of the Physicians in St. Catharines, and neighboring towns. Our stock of leading Patent Medicines is complete. Perfumes in endless variety. Hair, Cloth, Nail and Tooth Brushes.

Ice Cream Soda and Mineral Waters in season.

A. J. GREENWOOD & CO.,

PALACE DRUG STORE,

No. 99 St. Paul Street.

In this spacious and most attractive store only the purest drugs and finest quality of pharmaceutical preparations are kept. Physicians' prescriptions are carefully and accurately dispensed. Full lines of Patent Medicines on hand. The perfume department supplies the most fastidious tastes. A beautiful and varied assortment of Brushes for every purpose, and toilet requisites of all kinds.

The firm enjoy the confidence of the leading physicians.

Ice Cream and Soda Water in season.

MACK MINERAL WATER

Is a natural Mineral Water of superior medicinal qualities, taken from the famous St. Catharines Artesian well.

The health giving properties of this water have been well known for two generations.

It effectually dissolves urinary calculi, and permanently eliminates uric acid from the system, thereby relieving rheumatic affections.

For cutaneous diseases such as salt rheum and eczema, and other skin diseases, it has no equal.

As a table water it excels all others, being the best carbonated water in Canada.

It is bottled at the well by

The Mack Mineral Springs Company,

ST. CATHARINES, ONT.

GEORGE H. SPENCER,

BICYCLES,

ST. PAUL ST.

A little over a year ago Mr. Spencer purchased as a going concern the Bicycle repairing and supply shop and store of Mr. E. W. Smith. Being thoroughly equipped with skill and knowledge of manufacturing, repairing and selling Bicycles, and enjoying the advantage of a central and convenient business location, in an incredibly short space of time he has acquired a large and lucrative patronage from wheelmen and intending wheelmen.

Employing none but skilled mechanics, with good machinery and plant, and the best materials, and by giving the work in progress his personal supervision, his patrons know that whatever leaves his hands is well and substantially done.

Recently he has commenced the manufacture of Bicycles, and has turned out a considerable number of "Spencer's Special" (his own make), which are pronounced superior wheels by all experienced wheelmen who have used them. He is agent for the Tribune Bicycle, the Racycle, and the famous wheels of the National Cycle and Automobile Co. He keeps a full stock of Bicycle supplies.

THE GRAND OPERA HOUSE. Is an important attraction of St. Catharines. It is spacious and well designed, furnished and ventilated. The seating accommodation is for 1,200 in the Auditorium. The house is finely fitted up with stage scenery and outfit. The Auditorium is well designed, large and airy, with adjustable opera chairs. The gallery is large, spacious, comfortably seated and easy of access and exit.

The Manager of the Opera House is Mr. Charles Wilson, who is always on the alert to secure refined and high-class plays, and other attractions.

In the Masonic Temple is a large and most commodious Public Hall, luxuriously equipped with Ladies' and Gentlemen's Dressing Rooms, Dining Room and Kitchen, with full outfit for assemblies, concerts, and other public and also society functions.

There are several other smaller halls for public use in the city that are much used.

Music.

The general cultivation of a taste for music in a community is a certain index of its advancement and enlightenment. Judged by this standard St. Catharines ranks high. In promoting this favorable standing an organization has done admirable work, which bears the name of

The Musical Circle.

OFFICERS :

Miss Vanderburgh, President.
William T. Thompson, Vice-President,
Mrs. A. W. Marquis, Sec.-Treas.
Colin C. MacGregor, Assist. Secretary-Treasurer.
H. S. Williams, Editor.
Programme Committee—Miss C. A. Chaplin, Miss L. Patterson, and the officers.

Too much praise cannot be given to this organization for its good work in fostering and elevating musical taste, and extending fondness for music in St. Catharines. Amateur vocal talent of a high order is not among the least of the city's possessions. Church choirs are above the average. This standing is largely attributable to the influence of the Musical Circle.

Not many clubs of this kind can show a better record of eleven consecutive seasons' work, characterized throughout by a high standard of study, and by genial co-operation among the members. The Circle was organized in the Fall of 1890, by a few ambitious piano students. Miss Benson was the first President, and Miss MacGregor the first Secretary. Interest grew. More members were added—singers as well as players. Associate membership was established in the fourth year of the Club's existence. The number of names on the Roll has reached nearly one hundred, about half being active members.

A notable feature of the present season is the formation of the "ladies' church class," under the direction of Mr. Colin C. MacGregor.

While the chief work of the Musical Circle has been the performance of the best class of vocal and instrumental music, much study has been devoted to the history of the Art in its many phases, to biography, current events and the numerous topics which serve to build up an intelligent comprehension of the subject of music.

Another line of activity has been the giving of recitals and concerts by eminent artists, events that have been an inspiration and source of delight not only to members of the Circle, but to the public at large.

St. Catharines has acquired the reputation of being an exceptionally musical city. A great share of the credit is due to the steady perseverance of the Fortnightly Musical Circle.

There are several competent private teachers of music in the city.

The St. Catharines Y. M. C. A.

INCORPORATED 1891.

Occupies extensive premises conveniently situated opposite the Post Office, on Queen street.

The Association Rooms comprise a large hall, parlor, board room and two reading rooms, likewise rooms for a bowling alley, hot and cold baths, and various in-door games.

This Association does the usual work of all Y. M. C. A.'s established throughout the world.

Its affairs are managed by a President, Vice-President, General Secretary, Treasurer, and a Board of Directors chosen by the membership from the different Protestant churches of the city.

The General Secretary is Mr. William G. Blake.

The Institution is supported by the fees of the members, and the subscriptions of its many friends.

It is very materially aided by an active Ladies' Auxiliary. The membership averages 200.

The Association is fully recognized as one of the established institutions of the city, and has many warm friends among all classes of the community, who appreciate its beneficent and elevating influence. The Association rooms are much frequented.



RODMAN HALL, RESIDENCE OF T. R. MERRITT.



RESIDENCE OF MRS. MCCALLA.



MASONIC TEMPLE, ST. CATHARINES.

Societies and Clubs.

ORDER OF FREEMASONS.

St. George's Lodge, No. 15 G.R.C., instituted 1846. Maple Leaf Lodge, No. 103 G.R.C., instituted 1858. Temple Lodge No. 296 G.R.C., instituted 1873. Mt. Moriah Chapter R.A.M. No. 19 G.R.C., instituted 1861. Plantagenet Preceptory K.T., No 8, G. P. C., instituted 1866. All the Masonic bodies meet in the Masonic Temple, Ontario street,

The Masonic Association of St. Catharines, Incorporated 1871, Proprietors of the Masonic Temple.

The Mutual Masonic Compact, a Masonic Funeral Benefit Society, formed 1877. Assessment System,

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ORDER OF ODDFELLOWS.

Union Lodge No. 16, I.O.O.F., instituted 1846. Union Encampment No. 8, I.O.O.F., instituted 1860, meet in Oddfellows' Hall, Ontario street, owned by Union Lodge, built in 1863.

Empire Lodge No. 87, I.O.O.F., instituted 1872, meet in their hall Queen St.

The Oddfellows' Funeral Aid Association of the Counties of Lincoln and Welland, formed 1871. Assessment System.

The Lord Nelson Lodge No. 113, C.O.O.F., meet in Orange Hall, Queen St.

FRIENDLY BENEFIT SOCIETIES.

Independent Order of Foresters, Court Garden City, No. 172, I O F., meet in Wherry's Hall, St. Paul street. Court Select, No. 3843, I.O.F. Canadian Order of Foresters Court St. Catharines, No 320, C.O.F., meet in Wherry's Hall.

Ancient Order of United Workmen, St. Catharines Lodge No. 166, A.O.U.W., meet in Wherry's Hall. Covenant Lodge, No, 246 A.O.U.W., meet in Temperance Hall, Queen street. Protection Lodge No. 42 A.O.U.W., meet in Broadway Hall, St Paul street

Canadian Order of Chosen Friends.—Victoria Council No. 12, C.O.C.F., meet in Banner Hall, St. Paul street.

Order of Canadian Home Circles.—St. Catharines Circle No. 63, meet in Banner Hall.

Sons of England—Lodge Victory, No. 173, instituted 1892, meet in Orange Hall.

Catholic Mutual Benefit Association, Branch 10, meet in Lyceum Club Rooms, Church street.

Canadian Order of Woodmen of the World, Victoria Camp No. 104, meet in Wherry's Hall.

ORANGE ORDER.

Loyal Orange Lodge, No. 117, L. O. L., No. 573, L. O. L No. 720, Arbah Royal Black Preceptory No. 159. Meet in Orange Hall, Queen Street.

St. Andrew's Society, founded in 1835, Sons of Scotland and Camp MacGregor, all three Scottish societies.

TEMPERANCE SOCIETIES. Grantham Division No. 72, Sons of Temperance, organized 1849. Beaver Division No. 92, Sons of Temperance, Meet in Temperance Hall, Queen Street.

Royal Templars, Garden City Council R. T. O. T. meet in Wherry's Hall.

Women's Christian Temperance Union, organized 1878.

The Niagara District Veteran Volunteers' Association, No. 73, 160 members, meet in Wherry's Hall; formed 1896.

Canadian Lyceum and Athletic Club. Rooms, Church Street.

Women's Literary Club, organized 1892.

The St. Catharines Horticultural Society.

ATHLETIC BODIES. Athletic Lacrosse Club, organized 1877. St. Catharines Lawn Bowling Club. St. Catharines Curling Club. St. Catharines Lawn Tennis Club. The St. Catharines Golf Club.

ADDENDUM TO PAGE 12.

The Niagara Escarpment or Mountain is an important natural source of industrial wealth to these municipalities. Immediately at hand, the Mountain contains inexhaustible strata of lime stone and sand stone, both of superior quality for building purposes, (the immense stone locks on the Welland Canal afford an illustration,) road making and builders' lime. There are also strata of sulphate of lime or gypsum, from which superior hydraulic cement has been extensively made for sixty years.

MUSHROOMS. In the extensive underground spaces—literally caves and passages in the mountain, created by the many years' excavations for the cement stone—the present proprietors for several years have raised large crops of superior mushrooms, which have ready sale in Toronto, Buffalo and other cities. This industry will repay a visit. The locality is easy of access from the cars of the N. St. C. & T. Electric Railway, being only a few rods from the track.

ERRATA.—Page 55, second line, 1857 should be 1856.

" 69, 1843 should be 1834.

" 98, A. E. Lancaster should be E. A. Lancaster.



DEMILL LADIES COLLEGE.



CHANCEL ST. BARNABAS CHURCH.



GRANTHAM MILL.

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